



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

# CSR 2019

## Banks for Society





ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE



# YEARS CSR REPORT

BANKS FOR SOCIETY



# FOREWORD

## Dear Reader,

Whoever you are and showing interest in browsing this special edition issued by the Albanian Association of Banks, the only one to publish an outline of this kind, you are more than welcome to join our efforts for a better society and economy, a clean and healthy environment to achieve sustainable development.

It is our turn now to take care of the future generations, much more than our forerunners. We must add value towards improved life quality. We must safeguard all our values and possessing, as a fundamental cornerstone for tomorrow. We must do all that we can, by sacrificing something of our own, for the sake of sustainability and long-term development.

Banks have chosen their own position, not only in terms of commercial activities, but also as contributing drivers to our society.

During 2019, loans amounting to over ALL 15 billion were granted in support of 11 sustainable development goals. Moreover, over ALL 370 million were allocated in support of the community, certain society groups and special sectors, as a contribution to corporate social responsibility.

We are proud to walk towards this path and to introduce the wide public to such annual achievements on a transparent and professional basis.

While reading this edition, you will get informed on the extensive annual activity held by our 12 member banks. You will



undoubtedly find yourself somewhere between the lines. At the end of the day, the ultimate goal is for all of it to be tangible to our people and for our people.

Special gratitude goes to our colleagues in the banking industry for their priceless involvement in these international programs and for joining efforts to a broader interest beyond their own bank. They showed extensive efforts, dedication, professionalism and honesty throughout all these qualitative developments. Together we succeed!

Join us too, so that we can tell more to future generations! Let us safely pass the precious staffeta of life!

Enjoy the reading!

Sincerely,

**Silvio Pedrazzi**

A handwritten signature in black ink, appearing to read 'Silvio Pedrazzi'.

Chairman  
Albanian Association of Banks

# Table of Contents

<b>GOAL 1</b>	No poverty .....	6
<b>GOAL 2</b>	Zero hunger .....	8
<b>GOAL 3</b>	Good health and well-being .....	10
<b>GOAL 4</b>	Quality education .....	14
<b>GOAL 5</b>	Gender equality .....	19
<b>GOAL 7</b>	Affordable and Clean Energy .....	21
<b>GOAL 8</b>	Decent Work and Economic Growth .....	23
<b>GOAL 9</b>	Industry, Innovation and Infrastructure .....	26
<b>GOAL 10</b>	Reduced Inequality .....	30
<b>GOAL 11</b>	Sustainable Cities and Communities .....	32
<b>GOAL 12</b>	Responsible Consumption and Production .....	37
<b>GOAL 13</b>	Climate Action .....	39
<b>GOAL 14</b>	Life Below Water .....	41
<b>GOAL 17</b>	Partnerships to achieve the Goal .....	42
<b>Art, Sport and Culture</b>	.....	45



# GOAL #1 No poverty

More than EUR **10** million were used from the guarantee funds for the SMEs, which make use of new technologies and develop new products.

Agreements approximately ALL **3,200,000** contributions from banks to support institutions in achieving the Goal.

## COMMON VALUES OPPORTUNITIES

Provide innovations to develop new financial products, credit assessment methodologies, operating models and distribution channels (including mobile banking) to anticipate financial inclusion, including banking for the 2,5 billion adults currently lacking a bank account and micro-insurance 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 micro-finance.



## LEADING BY EXAMPLE

The European Investment Fund (EIF), member of the European Investment Bank Group, and **ProCredit Group** provided an additional fund of EUR 800 million for small and medium-sized enterprises (SMEs), which make use of new technologies and develop new products, providing a total of EUR 1,62 billion to companies in eleven countries, including Albania. Agreements with ProCredit have generated support to approximately 2000 innovative SMEs operating mainly in the wholesale and retail production and commerce sectors. A lot more is yet to come.

These agreements were entered into in the framework of the European Commission's initiative "InnovFin", supported





by the EU programme for research and innovation “Horizon 2020”. “InnovFin” initiative enables participating banks to provide loans for innovative enterprises by means of a guarantee fund set up by the EIF. The agreements entered into by and between the EU Member States were enacted by the European Fund for Strategic Investments (EFSI). EFSI is the main pillar of the European Commission’s Investment Plan for Europe, also known as the “Juncker Plan”.

## CORPORATE SOCIAL RESPONSIBILITY



**Alpha Bank Albania** in cooperation with Albanian Red Cross and through the institutional involvement and voluntary contribution of some of its employees, provided food packages for the canteen where families in need are served and organized an end-of-year celebration for the children of these families.



### Credins Bank

- Covered the monthly expenses for some of SOS Children’s Village children, increasing their chances for a better future in terms of their education and well-being.
- On May 28<sup>th</sup>, a party for 50 orphans living in the community at the Social Centre of the Albanian Red Cross branch in Tirana was organised, with the donation of presents for all children.
- It enabled the celebration of Eid al-Fitr at the Elderly Residence in Tirana and joining the lunch with the residents of this centre.
- Bank’s representatives visited the Elderly Residence in Kavaja, where 20 mattresses were donated to improve the living conditions of the centre’s residents.



### Intesa Sanpaolo Bank Albania

- Bank employees collaborated with “La Casa nel Cuore” and donated bags and school supplies to children who cannot afford them.
- It supported the General Directorate of State Police in the organization of the end-of-year 2019 festivities to support the families of 226 police officers who were killed in the line of duty.
- During October, in cooperation with the Albanian Red Cross, bank’s employees voluntarily collected a significant amount of clothing to help people and families in need.

**Tirana Bank**, in cooperation with “Fundjavë Ndryshe” Foundation, provided a new housing facility to Poka family.

## GOAL #2 Zero Hunger

Cooperation agreements with the Government and financial institutions to increase funding for sustainable agriculture at the amount of ALL

**3,000,000,000.**

Funding agriculture businesses: 593 new loans at the amount of ALL

**2,406,000,000** were granted in 2019.

Outstanding at the end of 2019: ALL **13,747,043,000.**

Approximately ALL **320,000** contributions from banks to support institutions in achieving the Goal.

### COMMON VALUES OPPORTUNITIES

Cooperation with the Government and financial institutions to increase funding 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

**Improving access to financial services for the agribusiness sector**, a workshop organized by the **Albanian Association of Banks (AAB)** on September 24<sup>th</sup>, in cooperation with the European Fund for South-east Europe, Development Facility (EFSE DF) and RisiAlbania, supported by the Swiss Agency for Development and Cooperation (SDC). **“A practical guide for the Agribusiness sector”** was introduced during the activity, in support of the entrepreneurs





operating in rural areas, by providing financial know-how.

With the support of the European Investment Fund, EBRD and other financial institutions, banks provide loan opportunities to businesses that do not satisfy the collateral adequacy requirement, according to the bank's lending procedures, such as Agro and COSME loans, as well as provide advice to farmers.

**Alpha Bank Albania, Credins Bank** and the European Investment Fund (EIF) successfully finalised a pivotal project, which shall support Albanian SMEs operating in the agri-business sector, in the framework of COSME - EU loans programme.



This financing is enabled via the EU debt guarantee financing, with the financial support of the European Union Loan Guarantee Fund, established in accordance with Regulation (EU) no. 1287/2013 of the European Parliament and Council establishing a Programme for the Competitiveness of Enterprises and small and medium-sized enterprises (COSME) (2014 - 2020).

**Raiffeisen** has entered into an agreement with the EBRD to support the Agriculture sector and has provided short-term loans and investments thereto.

**Intesa Sanpaolo Bank Albania** has entered into a cooperation agreement with the government and financial institutions to increase funding for a sustainable agriculture sector.

In the framework of the National Schemes supported by the Albanian Government and the IPARD program, **Procredit Bank** offers flexibility with regard to the required guarantee in cases of various projects financing. This is enabled by including them in the guarantee funds that the bank has set up with international institutions such as the EBRD and European Investment Fund (EIF).

## CORPORATE SOCIAL RESPONSIBILITY

The **American Bank of Investments** and **Intesa Sanpaolo Bank Albania**, in cooperation with Food Bank Albania, undertook the "Donation of food products" voluntary initiative in support of Albanian families in need.

**Credins Bank** pays special attention to contributing to the elimination of any form of hunger. The Bank, during 2019, has cooperated with various organizations and projects that help achieve this goal. On World Hunger Day, the bank and all its staff, in cooperation with the Albanian Red Cross, donated a significant quantity of food to the poorest families in the areas surrounding Tirana, providing support to numerous families experiencing extreme poverty.

On March 15th-16th, 2019, the 2nd edition of Agro-Tech Expo & Forum took place at EkspoCity. **ProCredit Bank**, through its presence in AgroTech 2019, reaffirmed its commitment undertaken since 2001, to support the development and financing of the agricultural sector in Albania.

## GOAL #3 Good Health and Well-Being

Investments in the healthcare institutions:

**91** new loans at the amount of ALL **1,202,418,400** were granted in 2019.

Outstanding at the end of 2019: ALL **1,343,838,400.**

Approximately ALL **25,000,000** contributions from banks to support institutions in achieving the Goal.

### COMMON VALUES OPPORTUNITIES

Insure and/or raise funds for investments in health 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.

Establish partnerships with mobile phone providers and community organizations to support health promoting activities, reducing the number of outstanding loans and insurance claims arising from health issues cases.

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



### LEADING BY EXAMPLE

Providing support to banks' employees suffering damages caused by the earthquake  
Credins Bank, Intesa Sanpaolo Bank Albania, Procredit Albania, Raiffeisen Bank

Banks, in support of employees whose domiciles were damaged by the November 26<sup>th</sup> earthquake, have provided financial assistance depending on the damages' extent.





### Support to employees and their families with health

- Over 10,000,000 ALL in support of employees' health insurance.

According to law no. 10237, dated 18.02.2010 "On safety and health at work", as amended, banks shall employ a doctor, whose purpose is to instruct the employer on occupational safety issues in order to avoid accidents and occupational diseases, and on issues of occupational health and safety protection.

Banks cooperate with known private insurance companies and provide their employees with health insurance and annual benefit packages.

### American Bank of Investments provided support to:

- The "Together for the pink ribbon" 2019 campaign against breast cancer, which took place during March. The Bank was the Platinum sponsor of the symbolic marching for the pink ribbon, organised on October 8<sup>th</sup> in Tirana, under the motto "Pink ribbon reminds me!" and provided financial support to the October 22<sup>nd</sup> Charity Concert of Ermonela Jaho in support of the "Pink Ribbon".
- On April 21<sup>st</sup>, "Dajti trial running", on Dajti mountain.
- The 2nd edition of the "Voskopoja Trial Running", taking place on September 15<sup>th</sup> in the mountains of Voskopoja - the wolf's path, in the framework of "Trail Running Albania".
- The 5<sup>th</sup> congress "Care during pregnancy and child-birth", held in Tirana on October 24<sup>th</sup>-26<sup>th</sup>.
- The Albanian Association of Health Education and the Promotion of "Hope Albania". "Halloween 70s theme party", a celebration to combat the stigma and discrimination that exists around mental health in Albania. The motto of the activity was #letstalk, aiming at raising people's awareness on suffering generated from this impairment, encouraging them to find courage to seek help and others be less judgemental on them.
- The Social Centre "Let's stay together", by donating a vehicle, which will serve to the community centre.
- "Hope House" in Shën Vlash (Durrës), donating electro-home appliances, which will serve to this centre to provide care to orphans.

**Banka Kombëtare Tregtare, FIBank Albania and Tirana Bank** supported the 4<sup>th</sup> edition of the Tirana Marathon, whereby runners from 42 countries participated to.

**Credins Bank** provided support to:

- The Albanian Children’s Foundation “Dominic Scaglione” contributing to the development of children with autism and raising the awareness of the community for support.
- The Obstetrics and Gynaecology University Hospital “Koço Gliozheni”, donating a few incubators for the babies of this maternity hospital.
- The Obstetrics and Gynaecology University Hospital “Queen Geraldine”, in purchasing specific professional beds serving the surgeries’ room.
- The project “Study on Vocal Audiometry” in Albanian language applied for the first time in Albania.
- Vlora Regional Hospitals in purchasing 5 chemotherapy chairs.
- “Shefqet Ndroqi” University Hospital, in financing the purchase of 15 medical devices.
- Durrës Regional Hospital and Shkodra Regional Hospital to cover the costs of improving the hospital’s infrastructure.



**FIBank Albania**

- FIBank supported the “Donate a flower for Saranda!” initiative, a long-term environmental initiative, which main motto is “For a thriving city”.
- During Breast Cancer Awareness Month, it raised funds in support of a FIBank’s employee who is battling the disease.
- It is the sponsor of the first project generated by “MamiCare” social centre in Tirana, concerning mothers and their new-borns. “MamiCare” Centre is a place for new and future parents to develop parenting skills and it is managed by the “Mother and Child” Hospital Foundation.



**Intesa Sanpaolo Bank Albania**

- Intesa Sanpaolo Group has developed an International Healthcare Programme to provide the best possible assistance to employees suffering from serious illnesses, by a network of the Best International Physicians. Employees of Intesa Sanpaolo Bank Albania are also part of the beneficiaries’ scheme of this programme.
- Pursuant to Law No. 10237, dated 18.02.2010 and DCM 107, dated 9.02.2011 “On the composition, rules of organization and functioning of the Council for Safety and Health at Work and Employees’ representatives”, during March, 6 employees’ representatives were elected for a 2-year-term office, with the right of renewal, as well as 6 representatives of the Employer for the Council for Safety and Health at Work. This Council is in office and meets





several times a year to further improve the working conditions.

### Raiffeisen

- The pathology department at the Berat Regional Hospital has now new premises thanks to Raiffeisen Bank's support to its full rehabilitation.
- It has provided support to the Kruja Regional Hospital, by providing the maternity facility of this hospital with an ultrasound equipment. Another equally important project in support of the healthcare system was the provision of some laboratory equipment for Lezha Hospital.
- The Bank enabled the complete reconstruction of the connecting bridge between the two pavilions in the hospital of Korça and the reconstruction of the façade of Kolonja's hospital.
- On the occasion of June 1<sup>st</sup>, "You are a sunflower" foundation was supported for the organization of a party for the children of the onco-haematological hospital in Tirana whereby, in addition to entertaining activities, various gifts were donated by the banks' staff.



### Voluntary blood donation

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

Supported by: **Alpha Bank Albania, American Bank of Investments, Banka Kombëtare Tregtare, Credins Bank, FIBank Albania, Intesa Sanpaolo Bank Albania, Raiffeisen, Procredit Bank, Union Bank.**

## GOAL #4 Quality Education

Inclusion in projects/investments in the education sector.

4 new loans in the amount of ALL **100,710,000** were granted.

Outstanding at the end of 2019: ALL **38,402,000.**

Financing education costs

231 new loans in the amount of ALL **158.957.511** were granted.

Outstanding at the end of 2019: ALL **175,400,000.**

Over ALL **30,000,000** to cover the costs for the education of the bank's staff

### LEADING BY EXAMPLE

**Procredit Bank**, in view of its staff development, enabled their participation in various courses of life-long education in the academia, foreign languages courses and various trainings.

**Credins Bank** signed an agreement with "Marin Barleti" University and the European University of Tirana (UET) to provide support to all students who do not have the financial means to pay the tuition fees. Thanks to these agreements the students do not need to pay any loan interest expect for the principal amount.

**Intesa Sanpaolo Bank Albania**, in agreement with the Italian Embassy and the German Embassy, certified and guaranteed the student's solvency in relation to the deposited funds, and ensured the transfer of funds from the students, in accordance with the conditions set by the embassies and bank. In addition, the bank offers student packages, demonstrating special care for this category. Preferential terms are employed for students.

Italian Embassy: Approximately 1,396 students have applied in the last 3 years; 629 in 2019.

German Embassy: Approximately 585 students have applied in the last years; 195 in 2019.





## CORPORATE SOCIAL RESPONSIBILITY

**Alpha Bank Albania** supported “Pashko Vasa” school in Shkodra in the project: “We learn and are taught through entertainment”.

### American Bank of Investments

- It supported the publication of the book “Journeying three ages” by Professor Adrian Civici.
- On July 8<sup>th</sup>-11<sup>th</sup>, the Albanian Cyber Academy held its third session, which lasted 4 days and was designed for the best students in the field, while on July 12<sup>th</sup>, for the first time, the training for capacity building of sectoral CSIRTs was conducted by National Authority for Electronic Certification and Cyber Security. ABI Bank participated in the following activities.
- Supported the expansion of the “SchoolMe” platform to all reconstructed libraries in the city of Tirana as well as to public libraries in Korça, Elbasan, Lezha, Shkodra, for one year. Through the “SchoolMe” platform, all subject matters taught at the primary school level are explained in Albanian by registered teachers and are accompanied via scientific videos, films, images, specific maps, all in accordance with the official curricula and the school calendar.
- Under the auspices of ALSE - Albanian Stock Exchange, it provided support for the organisation of the 7th meeting of Albanian Network for Financial Education (ANFE) taking place on November 13<sup>th</sup>.
- Supported the organization of the training event “Road to Success” by Vasil Naçi on November 8<sup>th</sup>-10<sup>th</sup>.

### Banka Kombëtare Tregtare

- University of New York in Tirana (UNYT) welcomed Banka Kombëtare Tregtare (BKT) in its campus premises for the introduction of their collaboration project to the students. Thanks to this agreement, BKT offers 10 scholarships and 20 paid internships for the best UNYT students for each academic year. Finally, these students will be ultimately hired by the bank.
- “Aleksandër Moisiu” University in Durrës (UAMD) organized the graduation ceremony for the students of the Faculty of Studies Integrated with Practice (FASTIP). The 12-year cooperation between BKT and FASTIP evidence, year after year, the success of this unique educational system in Albania. A special surprise by BKT for the 2019 graduate students and their parents was the employment of 14 students in the period July - August, before graduation.
- It provided support to Kamza Education Office and donated furniture for use by various public schools and new equipment such as 2 PCs, 2 laptops and 2 printers.
- It provided support to “Luigj Gurakuqi” University in organiz-

ing a seminar on “Challenges to Regional Development”.

### **Credins Bank**

- On the International Savings Day, the Bank was with the students of “Edith Durham” primary school, whereby a pleasant informative conversation took place with all the children on their active education on savings.
- Provided support to the Vocational High School in Kamza with the purchase of technological equipment to improve the work infrastructure.
- Provided support to the forum “Innovation in the Albanian Financial System” organized with students at the European University of Tirana. Credins Bank introduced the Mobile Bank and the Credins Online application in the context of the digitalization and modernization of the banking system.
- Provided support to “Aleksandër Moisiu” University in Durrës in organizing the student’s graduation ceremony.



### **Intesa Sanpaolo Bank Albania**

- On March 29<sup>th</sup>, in cooperation with Junior Achievement of Albania, provided support to the competition between about 30 young people aged 17-18 in the centre “Protik””, whereby representatives of high schools participated in the activity “International Trade - Trade between States”.
- On April 23<sup>rd</sup>, supported the World Book and Copyright Day.
- On April 24<sup>th</sup>, supported the organisation of the “Lady of Good Counsel” Foundation Festival, at the university campus, on the occasion of the 26<sup>th</sup> anniversary of foundation of the “Lady of Good Counsel” Foundation in Albania. During the ceremony, all excellent students were awarded scholarships and a banquet was held for the attendees.
- On April 25<sup>th</sup>, provided support, for the second year in a row, for the Student Conference “Globalization in IN.E.AR to its limits”, whereby students presented their essays on economics. The winner of the first prize for the best essay “Smart Planning Strategy”, Norilda Toska, won a paid internship at Intesa Sanpaolo Bank Albania.
- On June 21<sup>st</sup>, welcomed some of Epoka University students in the main office. This activity took place in the framework of the bank’s focus on financial education.
- For the second year in a row, it provided support for the competition with the theme of “Big Data Analysis” organized by EESTEC Tirana. The project was materialised through a Hackathon, a real-time competition attended by students at various Tirana universities from the Information Engineering and Computer Science disciplines. All finalists were offered an interview with potential job offer and two of them were selected to work with the Bank’s Technology and Information Department.
- On October 31<sup>st</sup>, on the occasion of World Savings Day,







the Bank, for the third year in a row, joined the successful international initiative “Art of Saving” of Intesa Sanpaolo Group, Museum of Savings (Museo del Risparmio), and Gallerie d’Italia & Historical Archive. The concept has been developed by the Museum of Savings, a multimedia laboratory located in Turin, Italy, which is committed to financial education. The “Art of Saving” is based on non-formal education methods and aims at teaching children and young people the importance of saving, by using practical examples from everyday life. During the initiative days, taking place on October 30<sup>th</sup>-November 5<sup>th</sup>, 2019, 56 members of Intesa Sanpaolo Bank Albania staff voluntarily offered sessions of financial education in 41 schools across the country. 1300 children aged 6-10 years, 460 children aged 11-14 years, and about 350 young high school students were part of this initiative.

December 2019: **OTP Bank Albania** provided support to the “Best Essay” competition organized by the Faculty of Economics of the University of Shkodra.

**ProCredit Bank** provided materials for the primary school in Derven, Kruja. This support was enacted in cooperation with “Vizion” Association, an active organisation operating in humanitarian projects.

#### Raiffeisen

- For the fourth year in a row, it continued providing support to the “City of Readers” project, aimed at creating new literary spaces for educating the younger generations. After successful cooperation with the municipalities of Tirana, Lushnje, Fier, Kruja and Divjaka, this time it provided support to the initiative of the Municipality of Berat, enabling the enrichment of the public library with many new books.
- Provided support to “Zyber Hallulli” Orphanage, providing children from the 1st to the 9th grade with school supplies.
- Provided support in completing the reconstruction of the computer lab at the Faculty of Economics of the University of Tirana.
- Provided support to the complete reconstruction of Mediateka at “Eqerem Çabej” University in Gjirokastra, providing students and professors at this university with a hall of contemporary standards for the organization of various activities.
- The children of “Smile” Kindergarten in Gjirokastra started the new school year in the new and highly comfortable premises, thanks to Raiffeisen Bank’s support to the Municipality of Gjirokastra for the complete reconstruction of this kindergarten’s premises.
- It enabled the equipment with computers of the computer lab of “October 18th” high school in the city of Lushnja.



- On September 9<sup>th</sup>, provided support to the second K-Force 2019 international symposium. This activity focused on current issues related to education, science and practice in the field of disaster risk management and fire safety engineering.
- Provided support to Kruja Education Office, enabling the provision of books for the primary school no. 1 in Kruja and the United High School “Haxhi Qira” in Burizana, libraries.
- On March 7<sup>th</sup>, on the occasion of Teacher’s Day, provides support in the organization of teacher festivities in the districts of Shkodra, Tepelena, Gramsh and Gjirokastra.



### OTP Bank Albania

- On November 20<sup>th</sup>, a group of OTP Bank Albania employees participated in the establishment of a library for the “Beni Ecën Vetë” kindergarten in Tirana. They bought a considerable number of books for the children of this kindergarten as well as library’s furniture.
- Provided support to young people wanting to enter the job market. More than 100 applicants have attended the internship programme during 2019, 6 of which are already part of the full-time staff of OTP Albania Bank.
- Donated school supplies and more to the students at Tirana International School.



### Money Week in Albania

On March 25<sup>th</sup>-31<sup>st</sup>, 2019, Bank of Albania (BoA) in cooperation with the Albanian Association of Banks (AAB), and with the support of the Ministry of Education, Sports and Youth (MASR), the Deposit Insurance Agency (ASD) and ANFE, organized various activities aiming at involving as many young people as possible, in order to raise their awareness on issues of financial education. About 9000 students from more than 90 schools of all levels actively participated in the Money Week 2019.

Various competitions supported by the member banks were held:

- A competition with the topic “Learn. Save. Win” was supported by Banka Kombëtare Tregtare (BKT). The competition was attended by VI grade students at primary schools.
- The competition with photomontages on: “Too young to speak in old lek: an added 0 makes the difference”, with the participation of the ninth graders of 9-year schools was supported by Credins Bank.
- The competition for the best video with the topic “Too young to talk to old ALL”. The awards were supported by the American Bank for Investments.
- The competition for the best essays on “ALL re-denomination: a socio-linguistic overview on a 55-year error” (Language-Literature Branch) and “Re-denominations: examples from history and the Albanian case” (Finance-Banking Branch), was supported by Intesa Sanpaolo Bank Albania.

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

The European Banking Federation endowed the Albanian Association of Banks with a special award: “Special thanks to Albania: small but excellent!”

Alpha Bank Albania, in collaboration with Junior Achievement Albania, provided support to 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

Loans to women-led SMEs 289 new loans in the amount of ALL

**1,244,154,000** were granted.

Outstanding at the end of 2019: 63 new loans in the amount of ALL

**2,102,518,000.**

By the end of 2019, the banks had **6,362** employees of which 600 were women in boards and leading positions.

Approximately ALL **2,220,000** contributions from banks to support institutions in achieving the Goal.



### COMMON VALUES OPPORTUNITIES

Adapting loan processes and lending methods to increase loans granted to women-led SMEs, for example, by providing collateral-free loans.

Increasing the participation of women on the board of directors and on management roles and investing in policies and programs to support women as a workforce, as well as encouraging organizations to include in their value chain the implementation of such initiatives.

### LEADING BY EXAMPLE

#### Programmes and policies aiming at supporting women

##### Intesa Sanpaolo Bank Albania

Breastfeeding mothers are entitled to paid leave at various times during the day after their return from maternity leave. The bank offers extended health care benefits to all employees, tailored to women and men. The bank reimburses the costs of schoolbooks for single mothers' children. It contributes to the professional development of the women's team by paying financial membership fees in professional organizations (e.g., Bar Associations, Internal

Auditors Institute, etc.).

**Intesa Sanpaolo Bank Albania** and the European Bank for Reconstruction and Development (EBRD) have entered into a new agreement under the Second Women's Business Programme in the Western Balkans, to improve access to finance, by creating specific loans with lower interest rates and products and services packages, and providing further education and personal development, training and advice from EBRD & Banking experts. The Bank, within the first 2 years of the programme, provided financial support at the amount of EUR 2 million for 147 women in successful ventures. EBRD decided to extend the programme to a second phase with a larger investment at the amount of EUR 5 million, aiming at the widest geographical spread of these opportunities and including different categories.

## CORPORATE SOCIAL RESPONSIBILITY

**Alpha Bank Albania** supported the NYOU Festival, a music event where renowned artists from various countries perform Jazz music. All proceeds from the event were donated to the "Shelter for Women and Girls".

**The American Bank of Investments** has provided support to:

- The gala evening organized in Tirana on May 17<sup>th</sup> by the LGBT community activists victims of abuse and discrimination which live at "Shelter" Centre, whose mission is to provide funding for the continuity of accommodation, food, psycho-social support, life skills training, education and employment for the LGBT youth.
- The shelter for abused women and girls, a non-profit organization that operates in the city of Tirana. The project aimed at improving the premises of the Shelter.

**Intesa Sanpaolo Bank Albania**

- On March 8<sup>th</sup>, ISBA launched a campaign by providing greetings on the International Women's Day on social media. "Think equal, build smart, and innovate for change!" was the theme adopted by UN Women focusing on new innovative ways, which can advance the issue of gender equality and women empowerment.
- Provided support to the International Women's Film Festival, organized for the first time in March by UN Women in Albania, focusing on gender-based violence. Documentaries and films were made available to the public for free. The festival addressed sensitive topics and was a good opportunity to reflect on the equality of roles and rights of women and men.
- On April 25<sup>th</sup>, provided support to the International Girls' Day at ICT.



## GOAL #7 Affordable and Clean Energy

Loans for renewable energy 69 new loans in the amount of ALL

**1,895,856,000** were granted.

Outstanding at the end of 2019: 255 loans in the amount of ALL

**16,762,894,000.**



### COMMON VALUES OPPORTUNITIES



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.

Ensuring 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

**Procredit Bank:** The bank's environmental management system consists of three pillars: Internal environmental management system; loans-related environmental risks management; Eco-Loans Promotion.

- Reconfirmed ISO 140001 certificate, the internationally recognized standard for the Environmental Manage-

ment System. With regard to business activities, ProCredit Bank ensures that its activities are sustainable and environmentally friendly, protecting the environment and preventing pollution.

- It has launched an internal campaign with a focus on raising the awareness about environmental issues. Periodic bulletins have been drafted and distributed on a 3-month basis, dedicated to topics such as: reduction of plastic waste, green buildings, electric cars, etc.

### **Union Bank**

On March 12<sup>th</sup>, 2019, the European Bank for Reconstruction and Development (EBRD) introduced the GEFF - Green Economy Financing Facility - programme, which aims at encouraging investments in the green energy area in Albania. EBRD signed a EUR 6 million loan with Union Bank for the implementation of this programme in our country. Union Bank provides loans to individuals who wish to invest in their homes, by investing in projects that save electricity and significantly reduce its costs. All staff from Union Bank branches has attended a specialized training for the treatment and analysis of loan issues in the framework of the GEFF programme, called Savings +, to convey the product more clearly and simply to customers. This product was presented at the 3<sup>rd</sup> edition of the Energy Expo & Forum 2019 fair held on October 4<sup>th</sup>.



## GOAL #8 Decent Work and Economic Growth

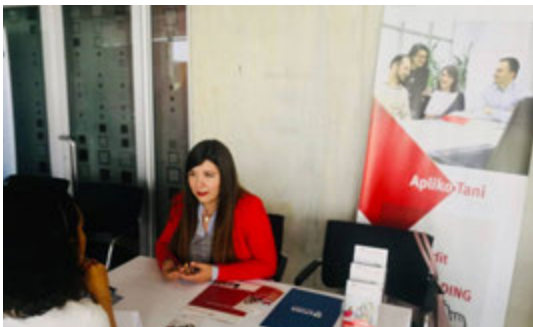
Providing loans for SMEs aiming at promoting and increasing access to banking services (irrespective of the economy branch) 1.206 new loans at the amount of ALL **18,350,880,000** were granted.

Providing loans for tourism/agri-tourism 88 new loans in the amount of ALL **2,256,517,940** were granted.

Outstanding by the end of 2019: 94 loans in the amount of ALL **783,566,000.**

Approximately ALL **2,800,000** contributions from banks to support institutions in achieving the Goal.

### COMMON VALUES OPPORTUNITIES



Work with key stakeholders to find viable solutions that will change the tendency of international banks to attract relevant banking services due to the legal and regulatory framework.

Expanding micro-finance (savings, loans and insurance) for small business owners.

Expanding finance for the “missing middle”, i.e. small enterprises graduating from micro-finance 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.

## LEADING BY EXAMPLE

### National Internship Programme

*Alpha Bank Albania, Credins Bank, Intesa Sanpaolo Bank Albania, Fibank Albania*

Banks, in partnership with the Ministry of Education, provide opportunities for internships for students, some of whom have been given the opportunity to be employed by the bank.

## CORPORATE SOCIAL RESPONSIBILITY

### Work and Study Fairs

*Alpha Bank Albania, Credins Bank, Intesa Sanpaolo Bank Albania, ProCredit Bank, Union Bank*

Banks in Albania have been providing support and developing programmes that focus on reducing the unemployment rate in the country and continuously provide employment opportunities for various positions in the banking sector, including students' internships. In view of supporting and promoting employment, these banks have participated in different types of fairs (work fairs, study fairs, career fairs) organized by the European University of Tirana and University of New York.

**Alpha Bank Albania** and **Credins Bank** supported the 2<sup>nd</sup> edition of **Tirana Economic Forum**. This forum was attended by important local and foreign stakeholders, who discussed on the challenges of economic development and competition in Albania and the region and the best practices implemented in other countries that can be implemented in Albania.

### Banka Kombëtare Tregtare

- In the framework of the cooperation with the Fier Police Directorate, donated the sequent maintenance system for the institution.
- In view of the cooperation with the General Directorate of Archives, donated computers for the staff of the institution, in support of its further technological development.

**Credins Bank** has provided support to:

- The "Green Ideas" National Competition, in cooperation with "Partners Albania for Change and Development", whereby innovative ideas for the development of a sustainable environment and employment in Albania were introduced.
- The Ministry of Agriculture and Rural Development in the organization of the fair "Albania works the land", whereby farmers from all over the country gathered for two days in "Skënderbej" Square and turned the square into a village.
- Mandarina Fest 2019.
- ExpoCity, in organizing AGRO-TECH Expo & Forum 2019.



On December 11<sup>th</sup>, **Fibank Albania** signed a partnership agreement with Albanian Rural Credit Guarantee Foun-





dition. This partnership is based on KfW - the German state-owned development bank - policies.

### Intesa Sanpaolo Bank Albania

- Offered 81 jobs to young people who can perform internships, thus covering its entire geographical locations.
- In cooperation with the Directorate of Employment Promotion at the Municipality of Tirana, it enabled the employment of 4 young people with a part-time contract paid by the Bank.
- Developed tailor-made trainings based on Intesa Sanpaolo Group's international module on Ethics and the treatment of ethical complaints.
- On July 8<sup>th</sup>-12<sup>th</sup>, in the framework of the Albanian Cyber Academy organized by AKCESK, organised a specific training for the IT staff and the IT Security staff. 2 representatives of the National Authority for Electronic Certification and Cyber Security (AKCESK) provided a training session for the employees of Intesa Sanpaolo Bank Albania in the premises of the Protik Centre.
- On September 11<sup>th</sup>, in cooperation with Confindustria Albania, held a training on "Strategic Communication" at the bank's training centre in Lapraka.
- March 15<sup>th</sup>-16<sup>th</sup>: provided support to the AGRO-TECH Fair & Forum as Silver Partner, near ExpoCity.
- On April 28<sup>th</sup>, provided support for the World Day for Safety and Health at Work, which aims at promoting security, health and integrity at work.
- In August 2019, opened a new branch in the city of Saranda. Following the provision of innovative services and products, the Bank has improved its branch network.

**Raiffeisen** provided support to the student centre "ABC Tirana Club" in their project "Sell and buy only in the national currency, ALL".

**Union Bank** has encouraged students' participation and engagement in its internship programmes. It organizes, every year, internship programmes in several departments/branches of Union Bank, for students with a high average at the Bachelor or Master cycle, for a period of 3-6 months. During 2019, Union Bank has offered internship opportunities to 53 students, whereby 12 of them, by the end of the training programme, were hired by the Bank and others are in the process of becoming part of Union Bank.

Union Bank and the Faculty of Economics of the University of Tirana on June 26 formalized the long-standing relationship between them, to provide internships for students of this faculty. This agreement was signed on the premises of the faculty by Mr. Gazmend Kadriu, CEO of Union Bank and Prof. Dr. Dhori Kule, Dean of the Faculty of Economics.

On June 14<sup>th</sup>, Union Bank and Luarasi University College officially announced their cooperation to enable internship programmes for university students. The agreement between the two institutions was signed by Mr. Gazmend Kadriu, Union Bank CEO and Prof. Dr. Et'hëm Ruka, Rector of "Luarasi" University College.

# GOAL #9 Industry, Innovation and Infrastructure

Loans for the transport sector and the communication infrastructure 134 new loans at the amount of ALL **2,170,000,000** were granted. Outstanding by the end of 2019: 114 new loans at the amount of ALL **3,278,417,782.**

Approximately ALL **20.335.000** of financial support for the information technology (in various institutions)

## COMMON VALUES OPPORTUNITIES

Increase of long-term funding for public private partnerships in the sectors of transport, renewable energy and communications infrastructure to contribute the development of commerce and renewable cities.

The provision of infrastructure investment in the area of influence constitutes an issue of environmental sensitivity and responds to the needs of low-income users, women and other marginalized groups (including disabled and elderly people).

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

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





## LEADING BY EXAMPLE

### Alpha Bank Albania

- Throughout the year, it has provided its support to various public institutions by donating assets of the Bank such as computers, printers, scanners, photocopies and reconstructing various administration premises.
- Provided support to the Municipality of Mat in the reconstruction of the city stadium.

### American Bank of Investments

- On September 25<sup>th</sup>-27<sup>th</sup>, provided support to Tirana Tech Open, a multidimensional organism established for the promotion of innovation and creativity in the IT services sector.
- Edu Zone, Bootcamp in service of young people fond of technology and its applications, which main objective is enhancing professional skills. In a three-day experience, students from different vocational schools of 14-16 of age attended internships led by committed mentors.



**Credins Bank** has invested in and supported activities and projects aimed at improving the infrastructure and technology of many institutions that provide community services and directly affect the improvement of people's well-being. More specifically:

- Donated office equipment to improve the physical condition of the following institutions: Firdeus Foundation and Vloa Regional Hospital.
- Provided support to the Municipality of Tirana in the restoration of the garden and the construction of the new playground near "Arena Kombëtare" stadium.
- Provided support to Zall Herr Military Department in purchasing materials important for the work progress.
- Donated computer equipment and technological systems to improve the working conditions at Tirana and Vloa Healthcare Services Operators.
- Provided support to Peshkopi Regional Hospital by donating technological equipment.
- Provided support to the Education Directorate in Tirana and Fier by donating the necessary materials to improve the quality of service to the community, where it is worth mentioning the new computer systems, photocopiers, etc.
- Provided support to Durrës Holiday Residence in purchasing the necessary materials to improve the infrastructure.
- Provided support to the Police Station in Elbasan by do-



nating a new air-conditioning system.

- Provided support to the Municipality of Mat to improve the infrastructure and conditions of the sports' stadium facilities.
- Provided support to "Ihsan Cabej" Hospital and the Land Forces Command, covering the costs for restoring the premises.
- Provided support to Dibra Region, Kamza Local Education Office, Health Centre No. 1 in Kodër Kamëz, Fier Education Directorate and Fier Regional Education Directorate, covering the costs for the restoration of the above institutions premises, as well as for the purchase of computer equipment by some of them.
- Provided support to ICTSmedia, Uplift Albania, the largest accelerator in the country, which will be operating in the field of innovation and continuous support of the most innovative start-ups in Albania, Kosovo and the Region.

On October 10<sup>th</sup>, in the framework of the European month of Cyber Security, **Fibank Albania** provided financial support to CyberCon Albania, which was organized by the Canadian Institute of Technology in collaboration with ICT Academy and Ecronex Media.

#### **Intesa Sanpaolo Bank Albania**

- On October 24<sup>th</sup>-27<sup>th</sup>, in Dubai, provided support to the Albanian Robotics Team, which represented our country in the FIRST Global Challenge, where 5 talented young people introduced the robot invented by them by being ranked at the final stage and being awarded as winners of the second place, receiving the "Clara Barton Award for Helping Hands" Award.
- On March 30<sup>th</sup>, provided support to AIESEC Albania for the organization of SpringCo2019 (Student Conference).
- On April 21<sup>st</sup>, provided support to the World Creativity and Innovation Day.

In 2019, **Procredit Bank** enabled to all businesses which are bank's client, an improved e-banking platform, offering more and more business opportunities to meet the banking needs from their office or business premises.

#### **Raiffeisen**

- Continued its tradition in supporting young people in the field of technology, information and communication, by providing for the 7<sup>th</sup> year in a row support to the Albanian ICT Awards.





- Provided support to the 1<sup>st</sup> edition of Tirana Tech Open 2019, a unique multidimensional activity, which focused on promoting innovation and creativity in the technology services sector.
- On April 24<sup>th</sup>, provided support to InfoCom conference, which this year marked its 10<sup>th</sup> edition, InfoCom X - the Anniversary.
- For the fourth year in a row, it provided support to the AllWeb digital marketing conference.

On December 11<sup>th</sup>, 2019, **Union Bank** signed an agreement with the Rural Credit Guarantee Fund (RCGF), aiming at expanding and facilitating access to financing for Albanian entrepreneurs and farmers.

EBRD has signed a Risk Separation Agreement with Union Bank. Albanian companies will gain better access to financing, thanks to a EUR 30 million risk-sharing agreement.



# GOAL #10 Reduced Inequality

Approximately ALL **7,000,000** support in helping the poor/disabled/discriminated against/in need groups.

## COMMON VALUES OPPORTUNITIES

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.

Ensuring equal opportunities and reducing inequalities in outcomes, including the eradication of discriminatory laws, policies and practices and promoting appropriate legislation, policies and measures in this regard.

Improving regulations and monitoring global financial markets and institutions and enforcing the implementation of these regulations. Facilitate fair, safe, orderly and responsible migration and mobility of people through the implementation of well-planned and managed migration policies.

**Alpha Bank Albania** cooperated with World Vision Albania and supported the “Hello” program, whereby teams of specialists provide therapy in the homes of children with disabilities in Librazhd area.

**Alpha Bank Albania** and **Union Bank** provided support to Down Syndrome Albania in the opening of the PRO PAK centre, which offers various individual and group therapeutic services for 100 children with different needs.

The children of the “Pigeon” Development Centre celebrated this end-of-year together with the staff of the Banka Komëtare Tregtare.





### Intesa Sanpaolo Bank Albania

- The participation of 35 bank employees in the Tirana Marathon served as a direct contribution to supporting the UNHCR's "2 billion KM to safety" campaign in support of refugees.
- In view of raising the awareness on these issues, it introduced a communication modality with customers and the public through ATM screens, footer in e-mail exchanges, website and official bank pages on social media.

On September 16<sup>th</sup>-21<sup>st</sup>, **Raiffeisen** provided support to the 14<sup>th</sup> edition of the International Festival of Human Rights in Albania. By means of art, this festival aims at raising the awareness on sensitive topics of social character such as gender equality, religious tolerance, etc.

**Tirana Bank** provided its support to the children of the Autism Development Centre in the city of Gjirokastra. The initiative consisted in the purchase of several books on child development, didactic tools, personalized toys, etc., for 43 children of the Autism Development Centre.

### UBA

- The bank was close to people in need: The Orphans Association and the Association for the Blind during the month of Ramadan. The bank distributed about 1140 food baskets in most cities of Albania and organised entertaining activities with the staff children.
- In cooperation with the Parks and Recreation Agency, the Municipality of Tirana provided financial support to an activity whereby about 300 orphaned children participated. This activity took place in April in the multi-sporting fields of the Artificial Lake of Tirana.
- During March, the Bank provided financial support to families and individuals in economic hardship to live on or meet their health needs.

As previously, banks were pleased to cooperate with **Down Syndrome Albania** and **"SOS Children's Villages"**. In this framework, the **Banka Kombëtare Tregtare, Intesa Sanpaolo Bank Albania, Procredit Bank** and **Union Bank** contributed to the purchase of end-of-year postcards generated by these foundations, and provided support to the activities organized on "World Down Syndrome Day", June 1st and end-of-year holidays.



# GOAL #11 Sustainable Cities and Communities

Provide loans for efficient houses (better use of the energy, insulation, heating, saving electricity, etc.). 618 new loans at the amount of ALL

**2,461,253,000** were granted.

Outstanding by the end of 2019: 91 loans at the amount of ALL

**1,622,130,000.**

Approximately ALL **58,080,000** contributions from banks to support institutions in achieving the Goal.

## COMMON VALUES OPPORTUNITIES

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 business owners on adverse weather-resistant construction materials and techniques and provide incentives for their implementation.

Dissemination of information on risk, for the purpose of informing about government legislation on land zoning and building codes in 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

### Intesa Sanpaolo Bank Albania

- In cooperation with the Albanian Foundation for the Rights of Persons with Disabilities, the bank employed 3 people





with disabilities.

- 75,8% of bank branches are accessible by wheelchair users.

**Alpha Bank Albania** provided support to the wine and chestnut festival, a festival that promotes the traditional products of the city of Pogradec.

#### **American Bank for Investments**

- Thanks to the bank's investment, the Love Pier was inaugurated in the Lake Park. The newest investment is the new promenade along the lake and the pier of sailing and sailless boats and canoes, as a need to turn the area into a multi-functional recreational space.
- "100 Villages" is a bank partnership with Bordeaux Magazine. Anything on tradition and customs illustrated with pictures via dedicated pages in printed magazine and online at [www.bordo.al](http://www.bordo.al).
- General Sponsor of Summer Day 2019.
- Following the support of initiatives that promote voluntarism and nature protection, the bank supported the initiative of the OPTIMA Foundation for cleaning the beach and forest of Darëzeza in Fier.
- One of the sponsors of the Smile Albania project. 15 information points, 9 border points and 1000 young people welcomed the tourists by providing information on the country. Each day was filled with fun activities both on the coast and in mountainous areas.
- Provided support to the JAZZ Festival in Shkodra, which brings together well-known musicians from Albania and abroad.
- On July 24<sup>th</sup>-28<sup>th</sup>, for the second year in a row, provided support to the International Music Festival in Korça (MIK).
- On August 14<sup>th</sup>-18<sup>th</sup>, provided support to the Beer Festival in Korça.
- For the third year in a row, provided support to the Ethno Vibe Style Museum, which was enacted again during the Cultural Heritage Day on September 28<sup>th</sup> in the alleys of the Korça Bazaar.



#### **Banka Kombëtare Tregtare**

It continued its support to public institutions in the context of maintaining and continuously improving the conditions of institutions.

- Financially supported the purchase of mattresses for the Bunavi School.
- Financially supported the improvements of RED Vlorë and RED Selenicë.
- Donated computers for the O.G.U.H. Koço Gliozheni.

- Financially supported the purchase of various materials for the Land Forces.

“Interest-free financing for earthquake victims” is a product that **BKT** aims to offer to individuals affected by the earthquakes that hit Albania on September 21<sup>st</sup> and November 26<sup>th</sup>, 2019. This product is offered in the form of the purchase of real estate at an agreed price between the parties, respectively between the seller and the buyer, whereby the buyer agrees to use the property in exchange for rent for a specified period, and this payment shall be paid to the bank in the form of rent.

### **FIBank Albania**

- In August 2019, FIBank, in view of raising the awareness on the best use of money, introduced the game “I Love” on Social Media. The game was successful in achieving most of the #11 sustainable development objectives.
- On October 1<sup>st</sup>, the International Day of the Elderly, FIBank greeted all its customers by crediting funds to their retirement accounts and wishing them good health and well-being.

### **Raiffeisen**

- Provided support to the Municipality of Tirana for the “Student Card” project, offering a package of free services to all young people in possession of a student card. This agreement adds to the range of services and products that students equipped with a student card shall receive free of charge or with reduced fees.
- Provided support to the Ministry of Culture for the second phase of the rehabilitation of the building of the Opera and Ballet Theatre.
- Provided support to the Municipality of Fier in implementing the project “Construction of conference system and audio recording” in the hall of the Council of the Municipality of Fier.
- On the International Autism Awareness Day, the Albanian Children Foundation provided support to the publication of an important therapeutic manual for parents, in book and DVD format.
- Provided support to Tirana Regional Education Directorate, enabling the provision of 5 primary schools in the capital with one relaxation room, which will help children with different needs who are integrated in these schools.
- On April 2<sup>nd</sup>, provided support to the 2<sup>nd</sup> Edition of the Viennese Ball, organized at the Palace of Congresses. Part of the proceeds from this event went to the “You’re a Sunflower” Foundation.
- Provided support to the Municipality of Himara in organizing





the 3<sup>rd</sup> edition of the “South Outdoor Festival”, with 4 days of activities.

- Provided support to the “Act for Society” Centre in implementing the “Power Up Community 2” project. This project focused on encouraging young people from different areas of Albania to contribute to solving society’s problems through their innovative ideas.
- Provided support to the socio-cultural project “The Future and Hope”, with a focus on promoting artistic values to children and young people through songs and dances.
- On July 7<sup>th</sup>-13<sup>th</sup>, provided support to the 17<sup>th</sup> edition of the Butrint International Theatre Festival “Summer Festival”.
- For the 6<sup>th</sup> year in a row provided support to Berat Multi Cultural Festival.
- Provided support for the organization of the 9<sup>th</sup> edition of the Balkan Film and Culinary Festival in the city of Pogradec.
- Provided support to the Municipality of Tirana for the project of equipping the square “Emil Le Grand” with two new sports fields.
- Provided support to the 2<sup>nd</sup> edition of Tirana Triathlon, turning Farka Lake into a sports’ destination.
- Provided support to the initiative of Tirana Tennis Association, which trains and educates about 1200 children from 3 schools, once again evidencing the support offered to the sport’s sector.
- Provided support to Tirana Mini-football Sport Association, for the organisation of the 2019 Indoor Football Championship, held among young people of different age groups.
- Provided support to the Albanian National Olympic Committee for the preparatory phase of the athletes participating in the Olympic Games in Tokyo.
- Provided support to the preparatory phase of the training of the athlete Luiza Gega for her participation in the Olympic Games.

**OTP Bank Albania** provided support to the 3<sup>rd</sup> edition of ZA Fest. Like in previous editions, well-known artists and other foreign artists were invited to perform their unique art among the Mountains.

#### **Tirana Bank**

- In cooperation with UNDP and the Ministry of Tourism and Environment of Albania, provided support on a project which touches upon two sensitive issues such as, climate change and the promotion of plastic recycling.
- In cooperation with the Municipality of Tirana, provided financial support to the establishment of a playground in the Sauk area.

## GOAL #12 Responsible Consumption and Production

Loans in the amount of ALL **49,500,000** and due amount of ALL **155,100,000.**

Approximately ALL **80,000,000** contributions for the sustainable development and efficient use of the natural resources.

### COMMON VALUES OPPORTUNITIES

Developing new pricing patterns to promote a more sustainable life.

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.

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

#### Alpha Bank Albania

In 2019:

542 kg consumed paper resulting on 484 kg recycled paper.

The following has been saved from the recycled paper:

- 1450 kg lumber
- 15.341 litres of water
- 3159 kw electricity
- 84 kg CO2 during production





**Intesa Sanpaolo Bank Albania**

- Renovation of the façade of the central offices
- Reconstruction of 4 branches and a new branch in the city of Saranda
- Improving energy and electricity infrastructure

\* In renovating the premises, green energy, internet, tablets, guided lighting and OH&S standards (ramps, emergency exits, etc.) shall be observed.

Contributing to the reduction of waste generation through prevention, reduction, recycling and reuse

Certified paper: eco-sustainable	26.012 KG
Recycled waste: paper and cardboard	3426 KG
Recycled waste: packaging	770 KG
Not recycled waste: cartridges, ribbons and film	135 KG
Not recycled waste: office equipment	820 KG
Not recycled waste: other not hazardous waste	26.450 KG
Hazardous waste: lead batteries	305 KG



## GOAL #13 Climate Action

Approximately ALL **11,712,000** contributions from banks to support institutions in achieving the Goal.

### COMMON VALUES OPPORTUNITIES

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.

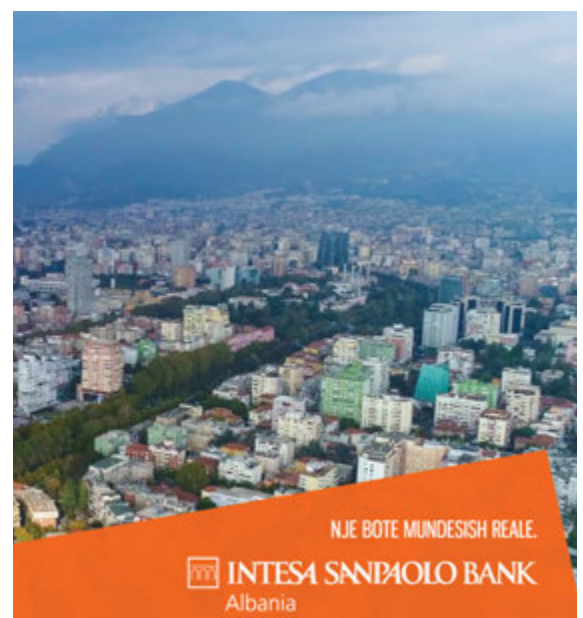
Making arrangement to measure, reduce and report climate exposure and progress on climate change action, while continuing to increase the level of transparency and compliance of reporting across the industry.

Strengthening 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

**Intesa Sanpaolo Bank Albania** promoted to its employees and customers as follows:

- April 22nd - Earth Day.
- September 16th - International Day for the Preservation of the Ozone Layer.
- March 30th - global initiative “Earth hour”.
- June 5th - World Environment Day. - The Bank undertook a one-week initiative to raise the awareness of all its colleagues and customers through postcards focused on conveying messages about the impact that polluted air has on human health and the environment today #BeatAirPollution. Colleagues were given more detailed





information about environmental policies, attending in the end a QUIZ with questions about this topic. The winners of this campaign were invited by the General Director of the Bank to a special dinner. Communication with customers and the public was made through ATMs screens, e-mail exchange footers, the bank's official website and the bank's official social media pages.

- March 21st, International Forest Day. Learn to love the forests! The bank promoted the UN campaign on its social media channels.

**ProCredit Bank** employs a genuine environmental management system, which includes taking measures to minimize the negative impact on the environment caused by both its internal and external operations (customers, partners, etc.). As a result of its continuous efforts, compared to a year ago, the use of 4750 litres per year has been reduced, resulting in the reduction of 12,500 kg of carbon dioxide emissions. This reduction is the result of the use of 9 ecological machines (electric and hybrid).

#### **Raiffeisen Bank**

- For more than 10 years it has been continuously providing contributions on environmental issues, particularly to the cleaning of coastal areas. This year again, in cooperation with the Free Thought Forum, the Bank conducted several activities to clean up coastal areas from dirt. The bank staff also made a special contribution.
- There are more green spaces in the capital and this thanks to the support that the bank provided to the Municipality of Tirana in its initiative for the afforestation of Tirana, enabling the planting of 500 trees along the secondary road on the Tirana-Durrës highway.
- It provided support by enabling full rehabilitation of the botanical garden at the Agricultural University of Tirana. This project, in addition to adding green spaces, helps students to complete their internships.
- In the framework of improving the city's living conditions, especially during the tourist season, Raiffeisen supported the Municipality of Përmet to install benches in the city park.

# GOAL #14 Life Below Water

Loans for the fishing industry (fish farming, fishing supply and equipment, etc.)

19 new loans in the amount of ALL **115,722,000** were granted.

Outstanding at the end of 2019: 24 loans in the amount of ALL

**373,891,300.**

## COMMON VALUES OPPORTUNITIES

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.





# GOAL #17 Partnerships to achieve the Goal

About EUR **50,000,000** support to various institutions in achieving the Goal.

## COMMON VALUES OPPORTUNITIES



Strengthening the link between corporate and company value creation and aligning the organization's value creation strategy with the Sustainable Development Goals.

Participation in multi-stakeholder initiatives that support 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.

Collaboration with other financial services companies and stakeholders to provide perspectives from the industry to governments, policy makers, legislators and regulators on the impact of sustainable development of the legal, regulatory and tax framework, along with recommendations for improvement.



## LEADING BY EXAMPLE

### Alleviating earthquakes consequences

The Albanian Banking Association (AAB) was close to families in need to cope with the damages caused by the 2019 earthquakes.

- In September 2019, the banking industry donated to the General Directorate of Civil Emergencies an amount of ALL 10 million, which were added to the Civil Emergency Solidarity Fund in support of residents to cope with the damages caused by the earthquake in the prefecture of Korça.

- Following the unfortunate and deadly events of November 26<sup>th</sup>, as a concrete and effective support and pursuant to the decision of the General Assembly, AAB donated EUR 200,000 (two hundred thousand), which was deposited in the special bank account opened and managed by the Albanian government. At the same time, AAB cooperated with relevant institutions and regulators to ensure that the above beneficiaries would not be subject to any changes in their classification of loans repayment performance.
- The member banks cancelled the fees and commissions applied for the financial transaction (domestic and international) for the transfer of funds in favour of the victims of the earthquake.
- AAB members have also made individual contributions based on their rules and policies.

#### **Alpha Bank Albania**

- Organized entertaining events and provided presents for more than 80 children accommodated in hotels in the city of Durrës.
- Provided support to the charity concert “You will never be alone”, by buying all tickets.
- With the support of Alpha Bank Group, funds were transferred to the emergency funds account, whereby the funds planned for the festive baskets for associates was also transferred.
- Other initiatives were undertaken by the Bank’s Human Resources Department for the affected staff.

The **American Bank of Investments** has provided support to the American Chamber of Commerce in Tirana in organizing the ceremony on the occasion of the Independence Day of the United States of America.

**Intesa Sanpaolo Bank Albania** undertook immediate and concrete measures to provide aid to the affected families.

- Employees of the Fier and Lezha branches provided aid to the families affected by the earthquake from the first moments of the emergency situation.
- Many SOS Children Villages families were helped with food packages collected in cooperation with FoodBank Albania by the bank employees themselves.
- Bank employees also contributed voluntarily to the accounts opened for the collection of funds for the victims of this natural disaster through monetary donations.





**Raiffeisen** staff, through “Raiffeisen for Albania” initiative, was close to families affected by the earthquake by donating food, clothing, blankets and other assistance needed to overcome the difficult situation after the natural tragedy that affected the country on November 26<sup>th</sup>, 2019.

#### **Tirana Bank**

Donated items supporting the affected families.

- Donated apartments to the Housing Authority.
- Donated agricultural land to the Municipality of Kruja in the reconstruction area of Thumanë.
- In cooperation with the “Fundjavë Ndryshe” Foundation, donated a 73 m2 apartment in Golem, Kavaja.

**Alpha Bank Albania** and the **American Bank of Investment** supported the 41<sup>st</sup> International Conference of Private Data Protection Commissioners. This is the most important forum for cooperation and coordination of the world supervisory authorities on the right to personal data protection, which was attended by more than 700 delegates from around the world.

#### **Credins Bank**

- Provided financial support to the American Chamber of Commerce in organizing the Thanksgiving Day.
- Provided support to Shkodra Local Education Office in organising the end-of-year activity.

In the framework of the “German October”, **ProCredit Bank** provided support for the development of various activities. In the spirit of German culture, “German October 2019” with the motto “Stone, stone becomes Bridge”, brought a series of activities, such as: theatres, exhibitions, films, meetings and various discussions, which were open to the public throughout October 2019.

On World Water Day 2019, on March 22<sup>nd</sup>, **Intesa Sanpaolo Bank Albania** promoted the UN campaign on its social media channels. The topic of the campaign was “No one is left behind”, which is one of the main objectives for sustainable development.

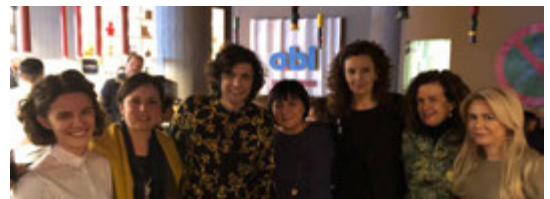
**OTP Bank Albania** provided support to the celebration of the National Day of France, on July 14<sup>th</sup>, 2019, at the Palace of Brigades.

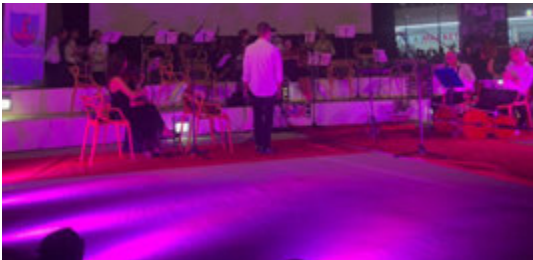


Approximately ALL **97,920,000** in support of activities in the area of art, culture and sport.

The **American Bank of Investments** has provided support to:

- The Sport Club “Studenti” as the club’s sports teams main sponsor.
- The concert of the singer-songwriter Ermal Meta and the group “GnuQuartet”, organized on March 4<sup>th</sup> in “Skënderbej” square.
- The culinary show “Millionaire Grandmothers”, broadcasted on RTSH 1.
- Top Channel’s “E diell” programme, as general sponsor.
- The “Family on Klan TV” programme, as general sponsor.
- The “Soiree” entertainment show.
- The radio show “My Neighbourhood Store” on Radio Tirana, as general sponsor.
- The humorous Radio-Novel on Radio Tirana.
- Hostel by Anabel 2, an Anabel Entertainment production.
- The concert tour entitled “Cinema Sounds” of RTSH Symphony Orchestra.
- Rally Albania 2019, as official partner.
- International Puppet Theatre Festival, as general sponsor.
- On June 8<sup>th</sup>, the musical “ANNIE”, performed at Arturbina, as general sponsor.
- On April 19<sup>th</sup>-20<sup>th</sup>, the 17<sup>th</sup> edition of the International Festival of Opera Vocals “Maria Kraja”, at the Cultural Centre of the Orthodox Cathedral in Tirana.
- On April 23<sup>rd</sup>-24<sup>th</sup>, the concert of Olen Çezari and his group “International Clandestine Orchestra” at the Palace of Congresses, as general sponsor.
- “Ritfolk” Musical Group concert. ABI Bank brought the artist together on stage.
- Rudina Podcast with Omer Kaleshi, Albanian and Turkish and French painter, opened the youtube cycle “Amazing Albanians”. In cooperation with American Bank of Investments and Rudina Xhungës with Dritare.net.
- The programme “From scratch” broadcasted by Vizon Plus TV, as general sponsor.
- “Give me your hand” at ORA NEWS
- On September 20<sup>th</sup>, the concert “Time Capsule” by CAPITAL T, in “Mother Teresa” Square.
- On July 23<sup>rd</sup>, the special concert at the Tirana Amphitheatre performed by the Summer Orchestra.
- On July 12<sup>th</sup>, the concert “America the Beautiful” by Kastriot Tusha & Friends.
- On July 21<sup>st</sup>-22<sup>nd</sup>, the activity “Hemingway Jazz Fest

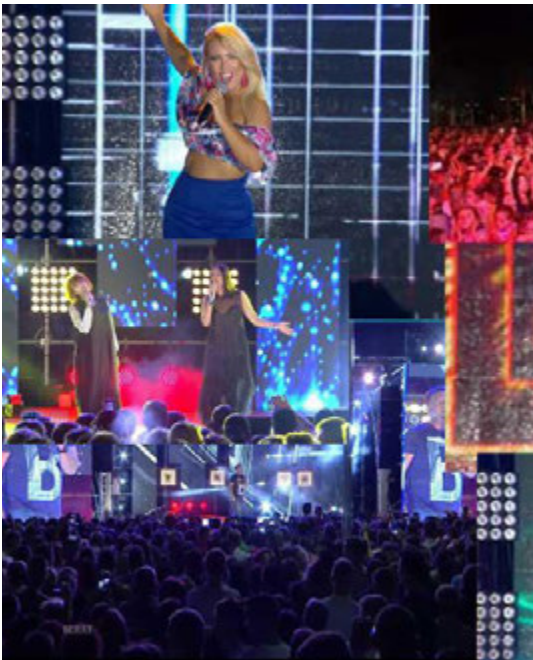




No.7”, at the Polytechnic University of Tirana, in Mother Teresa Square.

## Credins Bank

- Provided support for the Dajti Trail Running, the mountain running marathon organized by Trail Running Albania.
- Provided support to the Municipality of Tirana, in organizing the concert of the singers Soni Malaj & Mike at the Lake Amphitheatre.
- On May 03<sup>rd</sup>-05<sup>th</sup>, provided support for the “Albania Climbing Festival” organized by “Rock Tirana Climbing Gym” in Bovilla.
- On May 8<sup>th</sup>-11<sup>th</sup>, provided support to the largest paragliding event Albanian Open organized in the city of Vlora, with the participation of more than 70 pilots from around the world.
- Provided support to the Romana Night Concert in the Concert Room at the Arts Faculty, in honour of the artist Tonin Arapi.
- Provided support to the Second International Taekwondo Championship.
- Provided support to the concert “All roads lead to Tirana”.
- Provided support to the Violin Concert of the talented nine-year-old Anamaria Prendi in the city of Lezha.
- Provided support to the 2019 Song Marathon in 12 cities in Albania.
- Provided support to the “International Music in Korça” Festival in the city of Korça.
- Provided support to the Municipality of Tirana in the Mantova Literature Festival.
- Provided support to Tirana Multi-Sports Club, for the purchase of sports materials.
- Provided support to the Naval Command in organizing the Official Ceremony for the 94<sup>th</sup> anniversary of its establishment whereby career medals were awarded to some of the active personnel, as well as certificates of appreciation to former naval officials who served for many years in this structure.
- Provided support to the Ministry of Europe and Foreign Affairs, enabling the awarding of the “Colours of Albania” activity, which aimed at promoting Albania’s values around the world.
- Provided support to the 11<sup>th</sup> Festival, which after 47 years returned at Bunk’Art1.
- Provided support to “I’m from Tirana”, a concert by the artist Kujtim Prodani, which was held near the Experimental Theatre “ArTurbina”.
- Provided support to “Partizani” Men’s Volleyball Associ-



ation, to which the Bank has financed the purchase of sports materials and participation in the national championship.

- Provided support to the cultural activity “Cult Awards”. 78 nominations and 15 grand prizes on a magical night in the 15<sup>th</sup> edition.
- In March, provided support to the Municipality of Skrapar in organizing the activity on the opening of the tourist season in Skrapar and the organization of the festive activity “Skrapar in glass”.
- During June 1<sup>st</sup> celebration, the children of Credins Bank staff gathered enough books to donate to their peers at orphanages in the cities of Shkodra, Durres and Korca.

June 11<sup>th</sup>-20<sup>th</sup>, 2019: **Intesa Sanpaolo Bank Albania** provided support to the students’ project: “I love theatre” where by students from 4 different faculties of the University of Tirana and “Marin Barleti” University (Economics, Medicine and History-Philology) staged self-prepared performances, with the help of young directors.

**OTP Bank Albania**, in support of art and culture in the country, funded the film project “I Love Tropoja”.

**Raiffeisen Bank** provided support to:

- The Opera and Ballet Theatre, as partner in all artistic performances during 2019.
- The National Theatre, for all performances in the 2019 artistic calendar.
- The Puppet Theatre, for the entire 2019 calendar.
- The “Different Trains” Music Festival.
- On April 29<sup>th</sup>-30<sup>th</sup>, the 2<sup>nd</sup> edition of the Balkan Jazz showcase festival.
- The 4<sup>th</sup> edition of Swing Marathon, 12 hours of Jazz music of the ‘50s and ‘60s from Tirana to Shkodra.
- The 2<sup>nd</sup> edition of the “Colour Day Festival”.
- The 6<sup>th</sup> edition of the Old Baroque Music Festival Vox Baroque Albania.
- The performance of “Meet me at the Moulin Rouge” ballet.
- The 14<sup>th</sup> edition of the Chamber Music Festival in Durrës.
- The nationwide comedy festival “Koko Fest 2019”.
- The “Three Tenors” concert.
- The “Rock Festival” in the city of Korça.
- The theatrical festival among high schools.
- The comedy “I don’t see, I don’t hear, I don’t speak”.
- The comedy “Tango”.
- The concert “Duo Forte Piano”.
- The Music Landscape Festival, opera “Incanto”





- The children's festival in Shkodra.
- The cycle of 24 documentaries "Alien", with a focus on promoting Albania.

## Tirana Bank

- Provided financial support to the International Professional Theatre Festival "Kadri Roshi".
- Provided support to the project "Lezha Talent 2019", whereby children from 07-15 of age competed in the fields of acting, singing and dancing. The final event for this competition took place on June 1st, 2019, in the premises of the Palace of Culture of Lezha.



**Union Bank** has continued its support to the Albanian National Football Team even for 2019, pursuant to the agreement with the Albanian Football Federation renewed for the period 2018-2020.

In support of the National Team's challenges in the final phase of the 2020 European eliminators, Union Bank has organized a series of awareness-raising activities, such as: Red-and-Black days at Union Bank branches and offices, buying tickets for staff and customers to support the national team at the stadium, and organizing a series of supporting columns for matches and players on Union Bank's social networks.



