



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

CSR

Banks for Society

20
21



ALBANIAN ASSOCIATION OF BANKS
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8 YEARS CSR REPORT

BANKS FOR SOCIETY



FOREWORD

Dear Reader!

When it comes to banks, we are used to come across such news related to credit growth, deposits, profit, etc. However, we rarely come across any news about the rest of their business i.e. non-commercial and corporate-related social responsibility, specifically, the contribution of Banks and orientation towards the Sustainable Development Goals.

We are proud that over the years, we have managed to develop our corporate responsibility policy and be close to the people in need, a vast range of communities, different sectors, social, artistic, and sports aspects, by financially contributing to their further development. During 2021, there are about ALL 330 million allocated by banks for these purposes!

On the other hand, in the framework of the Sustainable Development Goals, the adaptation of the banking activity towards sustainable development and environmental protection represents a distinctive feature of the third decade of this century, which all corporations and large businesses have embraced. It constitutes the principal driver for protecting the environment from climate change. The banking sector in Albania is one of the leading sectors of the economy to set a good example amongst concrete achievements attained during 2021:

- Over ALL 22 billion in loans to small and medium-size enterprises;
- Over ALL 14 billion in loans for efficient homes;
- About ALL 14 billion in loans for renewable energy;
- Over ALL 3 billion for women-led businesses;
- About ALL 10 billion in loans for agritourism and tourism;
- About ALL 3 billion for agribusinesses.



The banking industry itself lists about 54% of women employees. About 27% of leadership positions are women.

For more detailed information, I am happy to invite you to go through this AAB edition. I am convinced you will find a variety of interesting data, and examples from all over the country, and perhaps you, yourself, might be the protagonist between the lines!

Enjoy your reading!

Sincerely,

Bledar SHELLA

AAB Chairman
&
CEO of OTP Bank Abania

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SUSTAINABLE DEVELOPMENT GOALS



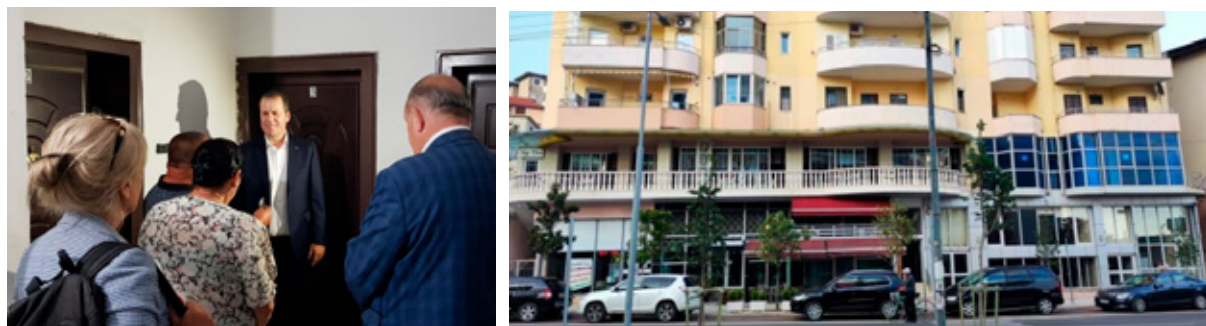
GOAL #1 No Poverty

69 percent of adults have a bank account.

Approximately ALL **145** million contributions from banks to support institutions and the community 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

For several years in a row, **Credins Bank** has applied a strategy of offering commission-free preferential terms or products to financially include and get acquainted with banking products. Credins Bank provided commission-free current accounts for the people in need, commission-free current accounts for the students withdrawing their scholarships and maintenance commission-free accounts for the retired. For payroll clients, the Bank provided combined product packages, which include a debit card and e-banking services, to educate clients on the use of these products and minimize the use of cash economy. In 2021, about 30% of the bank's payroll was selected to be included in payroll packages.

In March, **Credins Bank** offered credit card application-free and maintenance-free credit to all female clients. 80% of credit card applications were from female clients during this month.

Intesa Sanpaolo Bank Albania issued an internal publication addressed to all employees of the bank, namely: "Rules on diversity for sexual orientation and identity" and "Rules for combating sexual harassment".

CORPORATE SOCIAL RESPONSIBILITY

On the eve of the end-of-year holidays, the **American Bank of Investment** joined the "Christmas Shoes" initiative, undertaken by the "My Key Foundation". 100 pairs of children's shoes were donated to families in need, in remote areas of the cities of Shkodra, Korça, and Lushnja.

The staff of **ProCredit Bank** voluntarily organised the end-of-year party for children of the Community Center in Shkoza. A list of books were donated, which are aimed to be used during the training and therapies provided by the this centre.

Tirana Bank

- Thanks to the bank's contribution, the Rama family from Spiteni, Lezha, returned to live in safe place. The General Executive Director of Tirana Bank, Mr. Dritan Mustafa, and the General Director of the National Housing Authority, Mr. Stefan Çipa, visited the city of Lezha to hand over the keys to the apartment.
- The Çokaj sisters lived in a dilapidated house in Grudë Fushë of Malësia e Madhe. The lack of minimum living conditions directly affected their health conditions. The Çokaj family has already moved into an apartment in the city of Shkodra. The renovated house is located next to the city hospital, so the ladies can easily get medical care. The donation was enabled by Tirana Bank, part of BALFIN Group.



 TIRANA BANK Tirana Bank realizon shërbime të reja në bashkëpunim me... dhe në bashkëpunim me...

GOAL #2 Zero Hunger

Funding agriculture businesses: **641** new loans at the amount of ALL **2.75** billion granted in 2021.

The outstanding amount by the end of 2021: ALL **4.23** billion.

Over **50** cooperation agreements with the financial institutions to increase funding for sustainable agriculture at the amount of ALL **380** million.

Approximately ALL **1.4** million contributions from banks to support institutions in achieving the Goal.

OPPORTUNITIES FOR SHARED VALUE

- Cooperation with the Government and financial institutions to increase funding for sustainable agriculture.
- Collaboration with other companies, the Government and civil society organizations to identify new sustainable and inclusive opportunities for businesses (i.e. 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

Banks (Credins Bank, Raiffeisen Bank Albania, Union Bank) focus on agricultural development lending activities and established sound cooperation with the government and financial institutions, such as Albanian Development Guarantee Foundation (ADGF) EBRD, etc., to increase financing for sustainable agriculture.

Credins Bank

- In 2021, the cooperation with the Rural Credit Guarantee Foundation (RCGF) continued with the Post Covid product, a fund that supports clients mainly engaged in the agricultural sector, even in case the requirements for collateral coverage are not met.
- The Mobile Bank enabled the Banks' presence in different rural areas, by promoting banking products.
- Participation in fairs entitled "Albania works the land" and "Fair of Watermelon and Melon" for the promotion of Albanian products and farmers from all over the country, showing support to local products and producers and providing information about Agro loan products.

Raiffeisen Bank Albania and the Rural Credit Guarantee Foundation (RCGF) signed a guarantee agreement to support Micro businesses in Albania for EUR 5 million, which aims to facilitate financing for micro business in Albania in the form of the Individual Guarantee Instrument for loans and eligible beneficiaries.

ProCredit Bank introduced an updated version of the m-banking app. to all its clients. This app. enables any user to pay bills quickly and safely by scanning invoices. It also provides the option to block and unlock cards, or increase the limit directly from the app., without having to contact the bank.



CORPORATE SOCIAL RESPONSIBILITY

Initiatives to support families in need with food packages and organize festive end-of-year activities for children of families in need/orphans continue to be a priority for banks.

Alpha Bank Albania, American Bank of Investments, Credins Bank and **Tirana Bank** cooperated with Food Bank Albania and the Albanian Red Cross to help families in vulnerable economic conditions.

Credins Bank continues to provide financial support to the two children of SOS Children's Villages, assisting them in education, welfare and social activism.

"We take care of the heart" is the annual initiative that **Raiffeisen Bank Albania** undertakes to help vulnerable persons. Thanks to this initiative, 250 food packages were donated to a number of families in the Municipal Unit no. 6, in the Kombinat area. The Banks' staff joined this initiative by cooking meals for families in need.

The Association "Albania" in Vlorë, with the support of **OTP Bank Albania**, donated several food packages for families in need in the city of Vlorë.

UBA Bank

- Following the support of families in need, which has become a tradition during the month of Ramazan, the bank donated 350 boxes of food to Muslim families in Albania, mainly in Shkodra, Malësi e Madhe, Puka, Elbasan, Librazhd, Kukës and Dibër.
- The Bank concluded an agreement for financial support for the child of the hero Arian Sala, who sacrificed himself to save his colleagues' lives, after a fire broke out in the warehouse of a shopping center in Tirana.



GOAL #3 Good Health and Well-Being

Approximately ALL **16** million contributions from banks to support institutions in achieving the Goal.

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COMMON VALUES OPPORTUNITIES

- Insure and/or raise funds for investments in health institutions.
- Consider providing policies that 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

In support of employees and their families in private health insurance, Banks cooperate with well-known private insurance companies and offer health insurance to their employees, together with annual benefit packages. Health insurance packages or cards with preferential terms are also made available to staff members, based on their best interest choice. Products offered to employees include annual diagnostic medical examinations and coverage of medical care expenses throughout the year, according to the relevant contracts and categories.

Banka Kombëtare Tregtare and **Credins Bank** have undertaken occasional incentive campaigns related to staff vaccination.



Intesa Sanpaolo Bank Albania

- In October 2021, the Bank launched a campaign, aimed at raising awareness of the importance of early diagnosis and routine screening for the timely identification and treatment of breast cancer. The video campaign addressed to female employees and clients, by emphasizing the importance of diagnostic tests to prevent the disease and its treatment.
- The Bank undertook to send awareness raising messages to the official channels of the bank and all staff, via email on the days:
 - » April 2, 2021, World Autism Awareness Day.
 - » October 10, 2021, World Mental Health Day.
 - » May 31, World No Tobacco Day.

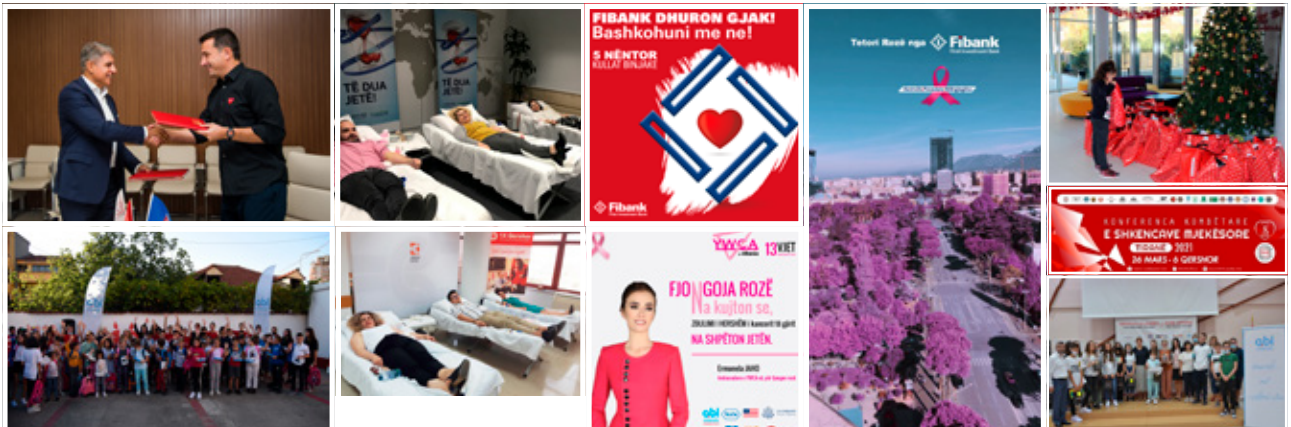
CORPORATE SOCIAL RESPONSIBILITY

Alpha Bank Albania

- Supported the Institute of Mental Health in Shkodra by donating electrical equipment to families in financial difficulties, part of this institute.
- Financing of the purchase of new laboratory equipment for blood tests in the “Xhavit Mara” hospital of Mat district.
- Support to the Tepelena City Hospital “Përparim Tepelena” for the purchase of air conditioning equipment for the blood test room and maintenance of laboratory kits.
- The reconstruction of bedrooms of Kindergarten no. 2 as well as the purchase of teaching aids in the city of Peshkopia.

American Bank of Investments

- For the fifth year in a row, the Bank supported YWCA of Albania in breast cancer awareness raising and prevention initiatives. Under the motto “Pink ribbon reminds us of that early detection of breast cancer saves our lives”, YWCA launched its 13th campaign, with the ambassador of the cause soprano Ermonela Jaho. On October 15, the bank, as a platinum sponsor, joined the symbolic walk organized in the city of Tirana.
- Supported World Vision Albania in the program “Hello Life”, to help children with disabilities in the municipality of Lezha and Administrative Units Balldre, Blinisht, Dajç, Kallmet, Zejmen, Kolsh, Shengjin. The

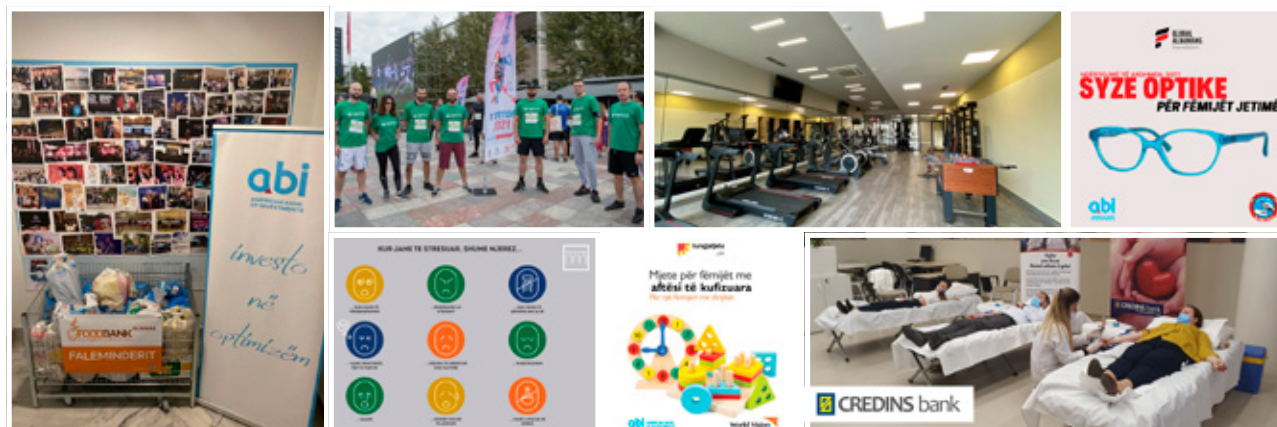


project aimed to strengthen at-home therapeutic services through the provision of didactic materials, considered as important mechanisms for children’s psychological and physical development.

- In June 2021, became part of the “Building the Future” campaign, undertaken by the Albanian Global Foundation. This initiative provided support to six selected non-profit organizations, part of the civil society, focusing on programs for children and youth in Albania. The Bank provided support to the “Mirësia Foundation” in equipping optical glasses to some orphaned children in the cities of Tirana, Durrës, Elbasan, Shkodër, Korçë, and Saranda.

Banka Kombëtare Tregtare

- Supported Malësi e Madhe Health Center to increase the quality of service and access to the electronic health system by drafting online medical protocols and publication of a hard-copy edition. The establishment of such a communication platform paves the way to direct electronic communication with each patient, therefore improving the quality of service for about 5,000 patients.
- Sponsored and donated some IT equipment to improve working conditions in the Local Health Care Unit of Fier.
- Partially supported the restoration process of the Institute of Public Health to meet the standard requirements for providing a good and dignified service to the public.
- In cooperation with the Municipality of Tirana, the Bank organized the inauguration ceremony of the kindergarten for the children of the banks’ staff. BKT is the first company in Albania that takes care of its employees and the younger generations by making kindergartens available for children aged 6 to 24 months. With a capacity of 30 children, this kindergarten is composed of living rooms, bedrooms, canteens, and entertainment rooms, all designed and decorated to create a more diverse and warmer atmosphere for the staffs’ children.
- Inaugurated the Fitness Center for its employees in the new premises located at the Headquarters. The centre has 12 modern training equipment and two ping-pong tables, with a capacity of 14-16 employees at a time.
- BKT staff joined the fifth edition of the ‘Tirana Marathon’.
- BKT supported the municipality’s initiative “Bicycle at work”. Its purpose is to promote the bicycle as an ecological, energy-saving, and healthy means of transport.



Credins Bank

- During 2021, the Bank paid special attention to health issues. Numerous institutions were involved in these initiative, such as health care centers, hospitals, hospital directorates, CSOs, DIFKSH, etc., which received support of the bank in improving their working conditions.
- In support of the “Albanian Children Foundation Dominic Scaglione”, the Bank donated end-of-year gift packages to the centre for the development of children with autism.
- 2,000 medical masks were donated to Health Center No. 8.

Fibank Albania

- Funded the project of the Educational Center of the city of Fier by installing security cameras in 4 city kindergartens. This project is essential for the work progress and good organization of daily monitoring in child day-care centres.
- During October, Breast Cancer Awareness Month, the Fibank IT team developed an Instagram filter for the bank’s staff and clients to post and share photos on all social media channels. This activity was more than a way to raise funds for breast cancer research.

Raiffeisen Bank Albania supported:

- 5th edition of the Tirana Marathon.
- Fight against breast cancer. The Bank showed solidarity in supporting this cause by lighting up the Headquarters in pink.
- Sports activity “Neighbourhood talent can be you!”, to promote sports in the community, healthy living and identification of new talents. This activity was held on August 23-27 in some neighbourhoods of Tirana.
- The 3rd edition of the 1/2 Running Marathon in Voskopoja, on September 12, 2021, as a general sponsor. The banks’ staff was also part of this Marathon.



OTP Bank Albania

- Donated office equipment to several health and social institutions in Kruja, Shkodra, and Pogradec.
- Participated in the 5th edition of the “Tirana Marathon” organized by the Municipality of Tirana. Several bank employees ran in the 10 km race.
- Sponsored the activity “National Conference of Medical Sciences 8”, organized for the eighth year in a row, as a meeting point for professionals from all over Albania.

For several years, **Tirana Bank** stood close to children in the Oncohematology ward, at the Paediatric Hospital, Tirana, who due to their limited health conditions, cannot celebrate as their peers. Representatives from Tirana Banks’ staff supported them, distributed customised gifts, and gifted them some grinds of happy moments.

Union Bank, following the process of vaccination of the population for Covid 19, donated a refrigerator to the Local Health Care Unit of Durrës, which will serve for the storage and preservation of vaccines.

UBA Bank donated equipment to the Shkodra Regional Hospital.

Voluntary blood donation

This initiative aims to motivate individuals to regularly donate blood voluntarily through well-organized blood donation banks (Red Cross). The staff of highly responsible banks, based on human need and mission, has supported this vital cause by implementing the protocol set in the conditions of the pandemic situation.

Alpha Bank Albania; Credins Bank; Banka Kombëtare Tregtare; FIBank Albania; Intesa Sanpaolo Bank Albania; Tirana Bank; and Union Bank.



GOAL #4 Quality Education

Financing education costs:

496 new loans at the amount of ALL **603** million granted.

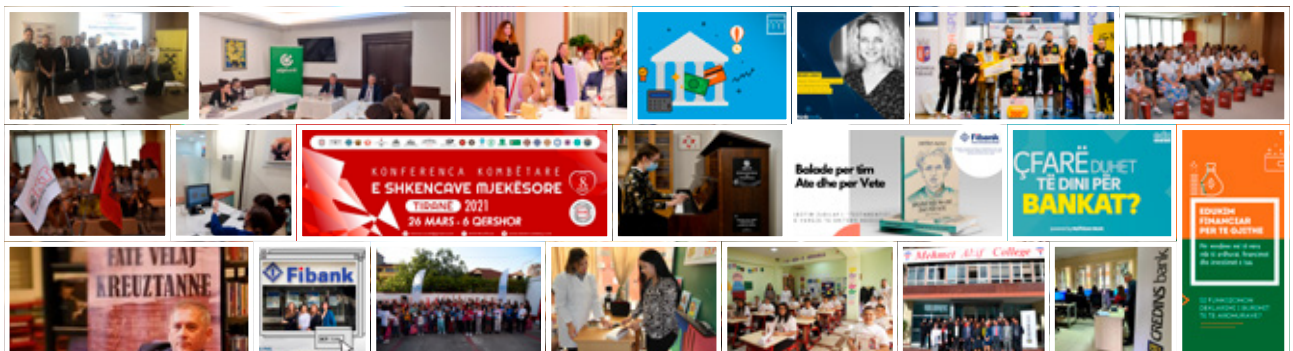
The outstanding amount by the end of 2021: ALL **1.25** billion.

About ALL **42.6** million contributions from banks to support institutions in achieving the Goal.

AAB aided the funding of ALL **3.65** million from banks for the training of banks' employees.

COMMON VALUES OPPORTUNITIES

- Collaboration with financial institutions and government to increase and/or invest in/with innovative funding 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

Money Week in Albania

March 22-28, 2021

During the Money Week, the Albanian Banking Association (AAB), in cooperation with the Bank of Albania (BoA), with the support of the Ministry of Education, Sports and Youth (MASR), the Deposit Insurance Agency (ASD) and other partners, organized various activities, in compliance with the national anti-COVID-19 health safety rules, to promote efforts aimed at improving the financial education of young people.

“Take care of yourself, take care of your money” was the official theme of the Money Week 2021. This theme emphasized the importance of creating financial stability and staying healthy, in the current context. Money Week 2021 actively involved more than 500 children and students, from more than 130 schools, in all cycles.

Banka Kombëtare Tregtare, in cooperation with the Faculty of Economics of the University of Tirana, entered into an Agreement to support scholarships during professional internships for students selected to attend the “FinTech” Academy at BKT, to provide them extended knowledge on the labour market.

In 2021, **Credins Bank** invested in the implementation of an online learning system LMS, for all staff in Albania to have equal opportunities to attend online training and courses. As any other year, the Bank provided equal opportunities to all employees to seek specialization in various courses or master’s programs. Agreements were signed with some of the most important training institutions in the country (Lincoln Center, Austrian Institute of Excellence) to provide opportunities and alternatives for continuing staff education.

- » 7,244 training days
- » More than 900 employees trained
- » 84 different training topics

Intesa Sanpaolo Bank Albania

- In agreement with the Italian Embassy and the German Embassy, the Bank continued to grant certifications and guaranteed the financial ability of students to access the funds deposited, as well as ensures the transfer of funds from students, according to the terms set by the embassies and the bank.
 - » Italian Embassy during 2021: 149 new accounts.
 - » German Embassy during 2021: 191 new accounts.
- The Bank offered student packages, showing exceptional care for this category. Moreover, preferential terms were approved for students. The agreement with Ecampus University and Epitech University in offering preferential interest rates to all their students is still considered as a success, as well.

In 2021, **Union Bank** introduced a package dedicated to children up to the age of 17, which offers a debit card for children, as well as a checking, savings or time deposit account and access to UB Online for parental real-time account online checks.

CORPORATE SOCIAL RESPONSIBILITY

On June 24, for the second time Partners Albania organized the Donation Auction “Donor Circles 2021”.

Alpha Bank Albania supported the project of the center “Te Ura” which consisted of creating study corners in home environment of families in economic difficulties.

American Bank of Investment provided support for two of the initiatives presented:

- » The first initiative aimed to improve the lives of 126 children of the “Lana Bregas” community in Tirana, by providing a missing playground, in fulfillment to their right to entertainment and socialisation.
- » The second initiative enabled 15 families with 3-5 children in economic difficulties, each in the area of Tufina in Tirana, to build a study corner in their apartments and donate the necessary school equipment.

Alpha Bank Albania collaborated with World Vision Albania and supported the initiatives of Impact youth groups by creating 12 dedicated spaces in 12 schools in Tirana, Kamza, Durrës, Korça, Librazhd, Shkodra, Dibra, and Lezha, where students can spend time with people through games and art therapy.

The American Bank of Investment supported the initiative undertaken by the Albanian Red Cross, to donate school bags, teaching aids, and tablets for 50 children from families in need in the suburbs of the city of Tirana.

Banka Kombëtare Tregtare

- Supported the Education Directorate of Vlora, 9-year school “Seit Gaçi” Stjar, Delvinë, to improve working conditions in this institution.
- Sponsored the purchase of electronic equipment to improve teaching in the Agricultural High School “Rakip Kryeziu”, Fier.
- On the occasion of the end-of-year celebrations, the Bank distributed gifts to the children of schools, kindergartens, and nurseries in Delvina.
- In the framework of the cooperation with the Albanian Basketball Federation to support sports activities, the Bank supported the institution for the Activity “3X3 Basket Tirana” which is an activity developed by the “Albanian Basketball Federation” in cooperation with the Municipality of Tirana.
- Collaborated with the “Yunus Emre” Institute and supported an educational institution in organizing a special event for the students of the institution.

Credins Bank supported:

- The organisation of the National Conference of Medical Sciences, which includes 10 webinars for clinicians, 10 webinars for pharmacists, and 10-15 webinars for dentists.
- Kindergartens, schools in the cities of Burrel, Pogradec, and Fushë-Krujë, on the occasion of June 1, by donating the book “Tales of Ptilusha”.
- Books donation at Berat Library “Vexhi Buharaja”.
- Donation of computers to “Mehmet Akif” School to aid the development of computer science.
- Tirana Inc, a program that brings together students from several universities in Tirana who give their innovative ideas for start-ups in many fields and industries, with international partners, such as EU for Innovation, Preneurz Amsterdam, and GIZ.
- Uplift Western Balkans 2021: This year too, Credins Bank is a key partner and sponsored the “Accelerator Uplift Albania 2021”, for all activities of the accelerator, in mentoring, training, and support to start-

ups and various innovative ideas. The program extends to 3 different countries: Albania (host), Kosovo, and Northern Macedonia. The focus of the projects is on Innovation & FinTech & Telco.

- Donation of musical instruments (cello, violin, piano bench) to the 9-year school “Dëshmorët e Rinisë” for talented students of the school.
- “Leader for one day” from “JA Albania”: in support of this outstanding activity, a student was selected from different schools and cities for a one-day internship at the Banks’ Headquarters.

Fibank Albania

- Through the International Girls’ ICT Day, the Bank collaborated with partners to raise awareness and support technology education and training by encouraging more girls and young women to actively pursue an ICT career at Fibank.
- “Kreuztanne” is a book written by Fate Velaj, translated into Bulgarian by Anton Panchev. Thanks to Fibank sponsorship, this book was successfully presented to Bulgarian readers.
- In the framework of the 90th anniversary of the birth of Dritëro Agolli, the Foundation “Dritëro Agolli” organized dedicated cultural and social activities supported by FIBank as a general sponsor. Moreover, the “Dritëro Agolli” Foundation published a book written by his daughter, Elona Agolli, titled “A ballad for me and my father”, which will be available in audio and online.

Intesa Sanpaolo Bank Albania

Activities organized for Global Money Week.

- **Open online lessons:** The Head of Internal Audit of the Bank organized an online lesson with the students of the European University of Tirana on the topic “Internal Audit in the Albanian banking sector”.
- **Educational videos related to financial education.** The bank prepared and distributed three videos related to financial education activities through a massive online platform, which is also used for online classes, ACADEMIA.al. The content of these videos is inspired by the Museum of Savings in Turin. The videos contained information on Savings and Recycling:
 - » The Children and Savings
 - » It’s up to you!
 - » Waste Revival even children can recycle
- **Financial education series.** During this period, a total of 19 videos were recorded, which were broadcast on the television channel A2CNN. The video topics relate to card usage, client rights, transparency, deposits, savings accounts, loans, different types of loans, and their features. The text that describes each banking product/service can be found on the bank’s official website, in the “Our World” section.
- In cooperation with EESTEC Tirana, for the third consecutive year, the Bank organized the “ICT Competition”. The competition took place at the TechSpace premises and was attended by 32 students and young people, who completed logic and technical tests in various fields of Information and Communication Technology (ICT). Participants who achieved the highest scores were given the opportunity of a job interview for a vacancy with the bank’s IT Department.

Raiffeisen Bank Albania

- Education and orientation of young people towards digital financial services and increasing knowledge on information security issues were the focus of the first 5 trainings conducted by the WIT Albania Center with the support of Raiffeisen. During the project “Financial Education in the Digital Age”, about 200 students from “Eqrem Çabej”, “Bajram Curri” and “Gjon Buzuku” schools were trained.

- The Bank attended the 8th Career Fair of EPOKA University, where many students were informed about the programs that the Bank offers to students, as well as the advantages of Key Academy.
- Awarded 150 6-month free scholarships to the innovative center for creative technology TUMO Tirana.
- Donated 165 beds for the little ones enrolled in kindergarten no. 1 in the city of Kukës.
- Supported the project of the student center “ABC” Tirana Club “Apply electronic payment”, which comes as the third edition of the program on the economic and financial education of the public.
- Offered a dedicated package with preferential products and services for young people aged 18-25 years, together with a student card.
- On December 6-8, in cooperation with the National Authority for Electronic Certification and Cyber Security, supported #CyberCampAlbania. The participants were also introduced to the Key Academy student program that Raiffeisen Bank offers to students and moreover, bank representatives informed them on a series of aspects of online security.
- Get to know the bank, its products, and services better! This is the purpose of Edu banking, enabled by Raiffeisen Bank. In each video series, banking terms and processes are explained in as simple terms as possible.
- Together with the Stepic Foundation CEE Charity, the Bank supported the Caritas Albania project “Children and Youth in Albania”, which is implemented in two cities: Tirana and Cërrik (in the area of Breglum-Babrru and Malasen-Cërrik) and is aimed at improving the livelihood of children and young people from the marginalized strata, and above all their education and integration into society.
- On the occasion of November 20 - International Day of the Rights of the Child - the day center “Window of Knowledge”, which is supported by the Stepic CEE Charity Foundation, organized several activities with the children of this center.
- On the occasion of the end-of-year holidays, Raiffeisen stood near the children of the Student Institute with visual impairment in Tirana, where computer equipment was donated. In the last two years, the Bank donated the latest assistive technology tools to this community of students, intending to provide an independent study environment.

OTP Bank Albania

- In support of arts and the children’s education, the bank sponsored a four-day event, “Elves workshop”, to educate children through theater.
- “Financial fraudsters, from Ponzi to Madoff” by Adrian Civici is the book launched into the market with the support of the Bank. This book is the result of several years of work by the author and, among other



things, introduces the reader with stories of the world's largest pyramid schemes.

- Aiming to stand closer to the development of new talents, the Bank donated a piano, an instrument which was very necessary for the performance of the young talents of the school “Jeronim de Rada”. Thanks to the “Donate Culture” program from the Arts Foundation, the Bank believed in the greatness that school students can achieve through music.
- Sponsor of the online book fair. In support of the readers, OTP Bank Albania contributed to the online promotion of the book. All book lovers could follow the entire fair through virtual platforms.
- Sponsored the organization of the third edition of the Start-up City activity, which was organized in cooperation with the Metropolitan University of Tirana. The activity was monitored by professors and professional individuals from different fields, who selected the best ideas, enabling their further development in the market.

ProCredit Bank

- Enabled the visit of the sixth-grade students of “Edit Durham” public school to the Archaeological Museum of Korça.
- Following the series of activities that took place at the Archaeological Museum of Korça, employees of ProCredit Bank spent a Saturday together and visited this museum. This history-focused study is considered by the ProCredit Group as one of the most important factors that develop the critical thinking and general knowledge of individuals. Addressing history and cultural topics is an important part of the training provided by the bank staff.
- Representatives of the Bank delivered one class of open lecture for the students of the “Kristaq Rama” non-public school in Tirana. To advance their knowledge, these students were also donated books about early European civilization.
- “Think Tech” is a unique event that focuses on youth development, partner initiatives, as well as professional training and advice in the local market. At this conference, the Bank introduced its digital journey and innovations launched to the market in this context.

Tirana Bank contributed to the “5 Dëshmorët” 9-year school in Ksamil, by creating optimal conditions for attending classes for 540 students of the school. the Minister of Economy and Finance Mrs. Anila Denaj attended the ceremony organized on this occasion.

UBA Bank, in cooperation with “AL Bukhary” University in Malaysia, provided scholarships for children from families in need.



GOAL #5 Gender Equality

Loans to women-led SMEs:

551 new loans at the amount of ALL **3.15** million granted.

The outstanding amount by the end of 2021: ALL **6.51** million.

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By the end of 2021, the banks had **6,576** employees, of which **3,545** were women. The total number of employees at management level is **2,309**, of whom **616** are women on management boards and leading positions.

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About ALL **70** thousand contributions from banks to support institutions in achieving the Goal.

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



LEADING BY EXAMPLE

Credins Bank organizes continuous trainings, enables the participation of women executives of the bank in various activities, their employment as lecturers, continuous promotion of women executives in various activities, etc.

Every year, at **Fibank Albania**, March 8 is a special day for women and girls. But one day alone is not enough to show support. 72% of the employees are women and are considered architects of the society starting with the creation of the family, the care for the education of the children, and their contribution in every sector they work in.

Intesa Sanpaolo Bank Albania

- Joined the UN Women Albania campaign, “Paint the world orange: THE END OF VIOLENCE AGAINST WOMEN NOW!”, For strategies, programs, and resources to prevent and eliminate the 16 days of activism against violence against women and girls.
- Supports the Women in Business Program in the Western Balkans, which promotes women's participation in business by assisting women-led small and medium-sized enterprises (SMEs). Short- and medium-term financing was provided to SME clients to meet their needs for investment projects, as well as to cover their operating expenses needed in day-to-day business.

Programs and policies applied by Intesa Sanpaolo Bank Albania which aim at supporting women:

- » In all bank commissions, the representation of women is 48%. Women represent the majority in three of the most important ISBA management committees, such as EXCO, the Credit Committee, and the IA Committee (respectively: 57.1% in EXCO; 60% in the IA Committee, and 60% in the Credit Committee).
- » In all foreign committees (AAB - Albanian Banking Association, ICC - International Chamber of Commerce, American Chamber - American Chamber of Commerce), the representation of women in ISBA is 79%.
- » Breastfeeding mothers are provided with paid leave at various times during the day after their return from parental leave.
- » Provided enhanced health care benefits to all employees, going beyond the requirements of domestic legislation, tailored to all women and men.
- » Starting from 2018 onwards, the bank has reimbursed the cost of children's study books for single mothers.
- » Contributed to the professional development of the women's team by financially supporting membership fees in professional organizations (i.e. Bar Association, Institute of Internal Auditors, etc.)
- » Preferential approach to Smart Working for women returning from parental leave. ISBA donated laptops dedicated to this category of employees.
- » On April 22, 2021 (International ICT Girls Day), ISBA prepared a short video to introduce one by one all the female colleagues working in this Division.

CORPORATE SOCIAL RESPONSIBILITY

American Bank of Investment, following the support of organizations that promote gender equality, supported the “Shelter for Women and Girls” in Tirana. The project aimed to improve the physical environment and provide materials for art therapy, to guarantee a better service quality for women and their children, victims of domestic violence.

Tirana Bank, an institution where 75% of the staff are women, on a daily basis show that it appreciates the value and importance of women, and not only that. On March 8, the bank chose to offer a better opportunity for a woman and a mother whose rights have been violated. Tirana Bank praised the cooperation with Albanian Woman's Empowerment Network (AWEN), a non-profit organization, founded in 2009 with a network of 9 local organizations spread throughout Albania. This cooperation was focused in providing opportunities for one of the cases that AWEN pursues related to gender equality, protection of women's rights, and support for abused women.

The message conveyed was: With this noble purpose, Tirana Bank:

- » Chose to say "YES" to the call to give a lady, whose house became uninhabitable by the earthquake, a better life,
- » Chose to say "YES" to the request for help from a divorced mother with children.
- » Chose to say "YES" to the initiative to provide legal services, to return the minor child, unjustly taken into custody by the ex-spouse.
- » Tirana Bank is here for gender equality!
- » Tirana Bank is here for education!

Union Bank, on the occasion of International Women's Day, in March introduced an exclusive offer for all women and girls, to benefit from discounts on certain banking products and services. The purpose of this dedicated package was to further increase the accessibility of females in conducting banking operations. All clients, girls, and women who visited Union Bank branches on March 8, were given a flower by the staff, as a sign of gratitude and respect.



GOAL #7 Affordable and Clean Energy

Loans for renewable energy:

162 new loans at the amount of ALL **13.62** billion granted.

The outstanding amount by the end of 2021: ALL **41.61** billion.

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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

Credins Bank takes care of energy savings through the internal system, which allows optimization of energy according to its use.

OTP Bank Albania offered GEF loans to a large number of families, thus contributing to the overall success of the GEF program in the Western Balkans. As part of this program and to appreciate all the efforts of the staff, the award from the European Bank for Reconstruction and Development (EBRD) is the donation of 20 trees and their planting throughout the Western Balkans on behalf of OTP Bank Albania. Trees will be a lasting legacy for the younger generations and an impetus for OTP Albania Bank in its mission to promote energy efficiency.

ProCredit Bank, in order to mark a series of investments in photovoltaic panels for electricity generation, entered into an agreement for financing photovoltaic projects with their design and implementation company Vega Solar. This agreement increases the opportunities for the bank's clients to invest in photovoltaic panels, helping to increase business records and protect the environment.



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):

963 new loans at the amount of ALL **22.11** billion granted.

The outstanding amount by the end of 2021: ALL **39.58** billion.

.....

Loans for tourism/agrotourism:

735 new loans at the amount of ALL **9.95** billion granted.

The outstanding amount by the end of 2021: ALL **16.45** billion.

.....

About ALL **10** million contributions from banks to support institutions in achieving the Goal.

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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 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

Through an agreement entered with the European Investment Bank, **ProCredit Bank** supports small and medium-sized businesses (SMEs) and enterprises with less than 3,000 employees (MidCaps), providing more financing opportunities with lower costs and flexible repayment deadlines. In 2021, 74 projects were supported by this fund.

CORPORATE SOCIAL RESPONSIBILITY

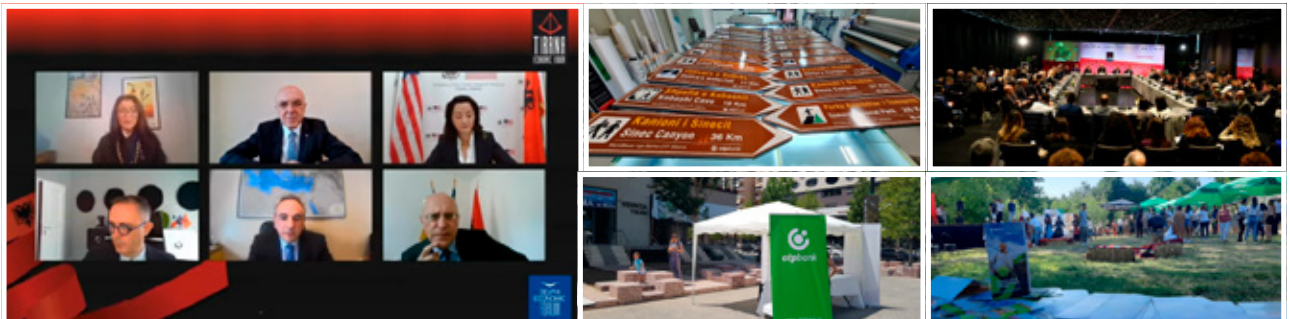
Alpha Bank Albania and **Credins Bank** supported the Tirana Economic Forum, a high-level meeting with influence in politics and business to address the challenges facing Albania and the world.

Banka Kombëtare Tregtare, in support of employment promotion, participated in the Virtual Job and Skills Fair 2021.

Raiffeisen Bank Albania, in cooperation with “Albania, the Beautiful”, for the second year in a row, supported the promotion of Albania through the project “Albania Greets”. The end-of-year wishes came through postcards with images of the most beautiful destinations of some cities in Albania.

OTP Bank Albania

- Supported the “Visit Devolli” fair, which took place in August in the village of Ziqisht. This village was selected as one of the places with most traditions and culture in the Devoll area. With the kindness of the inhabitants, with their traditional cuisine and customs, the fair aimed to turn the tourist villages of Devoll into a main tourist destination.
- Supported the National Olive Oil Day, which was organized on June 19 in the coastal city of Vlorë. The fair was attended by Albanian companies producing olive oil and its by-products from Tirana, Elbasan, Vlorë, Berat, Delvina, and Lukovë.



GOAL #9 Industry, Innovation and Infrastructure

Loans for the transport sector and the communication infrastructure:

506 new loans at the amount of ALL **3.29** billion granted.

The outstanding amount by the end of 2021: ALL **4.14** billion.

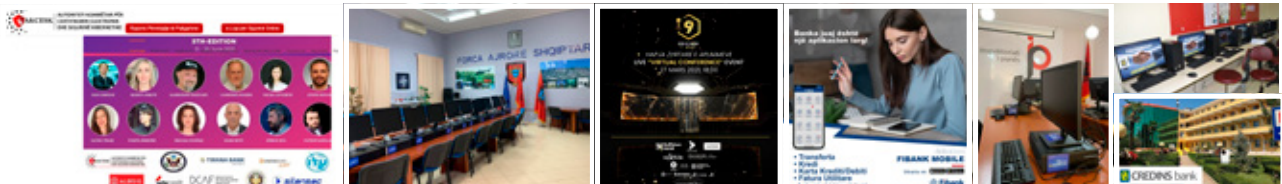
About **50** million investments in banks and financial support for information technology (in various institutions).

COMMON VALUES OPPORTUNITIES

- Increase long-term funding for public-private partnerships in the sectors of transport, renewable energy, and communications infrastructure to contribute to 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 by their respective capacities.

LEADING BY EXAMPLE

Fibank Albania has significantly invested in this field by enabling a simple and fast Mobile application. It has also improved its E-banking platform and introduced new high-tech ATMs that offer 24/7 withdrawal and deposit options. The Bank introduced its 3D security feature for all cards as well as system upgrades to provide the best digital solution for all.



Banka Kombëtare Tregtare

- Supported institutions that provide services to the community and donated equipment for office furniture to improve working conditions for several institutions, such as: Vlora State Cadastre Agency, Military Department no. 1001 Zall Herr, Municipality of Pustec.
- Supported the Albanian Embassy in Ankara and the Albanian General Consulate in Istanbul to organize activities on the occasion of the National Independence Day of Albania.

Credins Bank, as a partner of local institutions, offered support in promoting continuous development, by donating equipment to improve working and operational conditions to provide the highest quality service. Numerous institutions were supported during 2021:

- » Red Cross, Elbasan, Fier, and Berat Branch.
- » Albanian Land Forces and Air Forces Command.
- » Local Education Office of Kamza, Regional Directorate of Pre-University Education in Fier, Tirana Local Education Office (9-year school “Lidhja e Prizrenit”).
- » “Shefqet Ndroqi” Hospital, Directorate of University Hospital Services, Gjirokastra Local Health Care Unit;, Golem Health Care Center, Helmes Health Care Center, Luz i Vogël Health Care Center; Health Care Center No.1 Berat; Koder-Kamza Health Care Center; Health Care Center No.6 Kombinat; Lushnja Local Health Care Unit.
- » Municipality of Shkodra, Vaqar Penitentiary Institution, UKKA-Kavaja, OSHKSH Shkodra; Municipality of Kavaja-MZSH, ACA Gjirokastra, State Inspectorate of Labor and Social Services, Directorate of Fire Protection and Rescue.
- » Shkozë Community Center.
- » DRSHTRR Saranda, Regional Directorate of Road Transport Services Tirana (DRSHTRR), Municipality of Kamza.
- » Elbasan Prosecutor’s Office, Holiday Home (Ministry of Interior).

Credins Bank cooperated with the Municipality of Tirana by awarding scholarships to 370 students aged 12-18 from families with limited incomes, with the aim to attend the various programs offered at the TUMO center in Tirana.

Intesa Sanpaolo Bank Albania, as the number of online services and transactions has increased, organized several awareness raising campaigns to employees and the general public on forms of cyber fraud, aiming to educate the public on these sensitive issues. Furthermore, the Bank has a subsite specifically dedicated to Cyber Security. Many in-house trainings were organized for bank employees regarding cyber security.

It has become a tradition to support the ICT Awards, which 9th edition started on March 27, 2021, under the support of **Raiffeisen Bank Albania** as a general sponsor. The journey of this edition managed to attract 78 projects, to culminate on the evening of June 11 with the Award Ceremony.

Union Bank supported the 5th edition of “Albanian Cyber Academy”, which was organized by the National Authority for Electronic Certification and Cyber Security (AKCESK), intending to increase capacity and deepen knowledge in the field of cyber security for students, ICT branches and critical information infrastructure operators.

UBA Bank invested in rebranding and creating new branches in Tirana and Durrës. With a new, contemporary architecture, better working conditions were provided for employees and better service tailored to all its clients.

LEADING BY EXAMPLE

Intesa Sanpaolo Bank Albania as one of the banks that has signed an agreement with the Ministry of Finance and Economy for financing families that benefit from the government program of soft loans with subsidized interest, offered this type of mortgage loan with the most competitive terms and conditions.

“Express to Family” incoming payments: “Get Money to Family” is an agreement between San Paolo IMI and Banca Italo Albanese, designated for individual transfers in Euro, initiated by the Albanian community resident in Italy for charitable purposes or family reasons (commercial payments are expressly excluded). This service is operational throughout the Intesa San Paolo IMI Group’s banking network. These payments have cost-free to all clients who have a checking bank account.

The Bank also organized other awareness raising activities related to gender, cultural, and linguistic diversity:

- » March 1, 2021 (Zero Discrimination Day).
- » May 16, 2021 (International Day of Living Together in Peace).
- » May 21, 2021 (World Day for Cultural Diversity, Dialogue, and Development).
- » June 20, 2021 (World Refugee Day).
- » October 17, 2021 (Tirana Marathon 2021: Run #WithRefugees, where 22 bank employees participated).
- » September 23, 2021 (International Sign Language Day).
- » December 8, 2021 (National Youth Day), employees aged 18-29 make up 27% of ISBA staff.
- » December 20, 2021 (International Day of Human Solidarity).

Down Syndrome Albania Foundation honoured the General Director of **Fibank Albania**, Mr. Bozhidar Todorov on behalf of Fibank with a certificate of appreciation for all the support that the Bank has given over the years to this Foundation.

Raiffeisen Bank Albania offered payments and transfers in digital channels in the amount of 1/2 of the commissions in the branch for all clients to avoid unnecessary expectations, and to comply with the social distance rules.

Tirana Bank, in cooperation with the Down Syndrome Albania Foundation, developed an innovative strategy to increase fund raising through the purchase of year-of-end postcards made by this group of children, which they intend to improve their quality of life.

Union Bank

- Provided the same criteria for loans and deposits without differentiation based on income, gender, and race. Meanwhile, for special categories, such as retirees and minors/students, preferential prices were offered for credit products and current and savings accounts.
- The Bank was amongst the main supporters of the activity “Equal rights for equal opportunities”, which was realized by the association “RESS-Egnatia” and the Elbasan Regional Council. This activity, organized for the first time in the city of Elbasan, had at its center the engagement of children with autism spectrum disorder (CSA) in social and sports activities.

GOAL #11 Sustainable Cities and Communities

Provide loans for efficient houses (better use of the energy, insulation, heating, saving electricity, etc.):

580 new loans at the amount of ALL **14.28** billion granted.

The outstanding amount by the end of 2021: ALL **18.47** billion.

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About ALL **20** million contributions from banks in projects to support achieving the Goal.

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COMMON VALUES OPPORTUNITIES

- Collaborate with city stakeholders to analyse and increase the resilience of interdependent systems, such as transport infrastructure and utilities, which underpin the 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 risk information, to inform 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.

LEADING BY EXAMPLE

Banka Kombëtare Tregtare offers Green Loan, a product that can be offered to all individuals who want to invest in their homes, through projects that provide energy savings and reduce CO2 emissions. This loan can be offered as a loan with or without collateral.

Credins Bank has undertaken many initiatives and projects focused on environmental protection, such as the construction of bicycle stations in the Banks' branches throughout the country, bicycle stations near the University Hospital Center and Trauma Hospital, etc.

Intesa Sanpaolo Bank Albania continued on the tracks of the project launched in 2015 for the implemen-

tation of the centralized printing solution, which reduces paper use and CO2 emissions, therefore eliminating printers and scanners (replaced by central MFM-multifunction machines). The head offices are equipped with led lighting and provide a good penetration of natural light for energy saving.

CORPORATE SOCIAL RESPONSIBILITY

Alpha Bank Albania Albania supported the creation of a market of artisans located near the lake in the city of Pogradec.

Banka Kombëtare Tregtare supported the General Directorate of Industrial Property (DPPI) in IT equipment to improve their IT infrastructure, promoting technological innovation in these institutions. Improving service in community service institutions increases service efficiency for all stakeholders, thus encouraging economic development and community well-being.

Raifeisen Bank Albania

- On May 18, on the International Museum Day, the National Historical Museum introduced the audio-guide app. with the support of the Bank.
- Enabled the rehabilitation of one of the squares in neighbourhood no. 4 in Saranda, turning it into a park with contemporary standards.
- Supported the first edition of “Check In” Fest in 5 cities: Shkodra, Gjirokastra, Korca, Vlora, and Tirana.
- Supported the organization of the 8th edition of the Nationwide Comedy Festival “KoKo Fest” on August 29 - September 4 in the city of Korça.
- Supported the 4th edition of the “South Outdoor Festival”, a festival that offers more than 40 different activities on September 3-6.
- For the second year in a row, the Bank supported the project “Secret Grandpa”, making many children happy with gifts on the occasion of the holidays.

ProCredit Bank sponsored the renovation of the playground and the greening of the park near the community center in Shkoza, enabling a well-organized environment with recreational opportunities.

180 trees were planted in Tirana, for a greener city. These trees were donated by the European Bank for Reconstruction and Development (EBRD), the European Union (EU), and the Austrian Embassy in Tirana. **Union Bank** has been a partner of the GEFF project since 2018, offering the Savings + Loan to its clients, thanks to which they receive a grant of up to 20% of the loan amount for the use of financing for energy efficiency investments. Therefore, these planted trees were also a reward for Union Bank as a partner bank in the implementation of this program in Albania.



GOAL #12 Responsible Consumption and Production

Approximately ALL **4.66** million contributions to the sustainable development and efficient use of natural resources.

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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.

Credins Bank started to produce any marketing material with recyclable paper. The recycling logo is placed on various materials, such as posters, leaflets, agendas, calendars, etc.

Intesa Sanpaolo Bank Albania

The Bank invested in the restructuring of working environments in offices and branches in Lapraka, where the standards of green energy, internet, tablets, led lighting, and OH&S (ramps, emergency exits, etc.) are complied with.

Certified paper: eco-resistant (in kg)	16,608
Special non-hazardous waste: paper and carbon (in kg)	6,000
Special non-hazardous waste: tape and film (in kg)	55
Special hazardous waste: other (in kg)	20
Special non-hazardous waste: other (in kg)	5,421
Special non-hazardous waste: office equipment (in kg)	480

Tirana Bank

Collection, disposal, and recycling of paper in the bank are one of the most important policies for environmental protection and climate change. Due to this initiative, the Bank saved:

- » 60,892 kg wood,
- » 804,204 litres of water,
- » 140,751 kWh of energy,
- » 4,041 kg CO2 (during production).

GOAL #13 Climate Action

About ALL **55** million contributions from banks to investments that positively impact the environment and support the community.

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 arrangements 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, human and institutional capacity, adaptation, impact reduction, and early warning of climate change mitigation.

LEADING BY EXAMPLE

Alpha Bank Albania joined the global initiative “Earth Hour” organized by the WWF.

The **American Bank of Investment** applied print management solutions to the bank’s headquarters and branch network to reduce the volume of paper used and to dispose of paper through recycling companies.



All mortgage loan products provide collateral. Through the license that **Credins Bank** has as an insurance intermediary, it offers advice and the possibility to apply for different insurance policies to all clients. Clients are oriented toward the property, life, and health insurance, assisted by Credins insurance experience to select the right policy.

Intesa Sanpaolo Bank Albania adopted a regulation which refuses financing of the activity that produces carbon (special focus on carbon mines), and the oil extraction industry. The Bank had to gradually withdraw from existing financing in such sectors.

Raiffeisen Bank Albania

- In the framework of June 5, World Environment Day, the Banks' staff, in cooperation with the Albanian Volunteer Corps, engaged in cleaning the beach and the pine park of Zvërnec. This was the third initiative after the other two initiatives undertaken throughout the year on public beaches in the area of Rshatia Village in Durrës and Velipoja beach. Thanks to these voluntary actions, the cleaning of 4 kilometres of coastline was enabled, by removing over 150 bags of waste.
- Climate change tops the list of concerns around the globe, so in support of this cause, the central Bank premises were illuminated in green throughout November.

ProCredit Bank Albania

- The Bank has removed any staff daily use fuel-efficient vehicles from circulation, replacing them with electric vehicles. This initiative is part of ProCredit Bank's internal policies on the implementation of measures to minimize the negative impact on the environment.
- To further encourage the purchase and use of electric cars, the bank has created facilities within the charging infrastructure, enabling 26 electric chargers dedicated to charging electric cars of citizens throughout the country. The energy to be consumed in these charging stations will be covered the bank for the next 2 years, enabling every electric car driver to charge their electric engine while at work, or during the night, without any limitations or costs.
- The bank's staff has taken an initiative in support of the community in Shkoza. About 150 volunteers, staff, and residents of the surrounding community took part in the action.



GOAL #14 Life Below Water

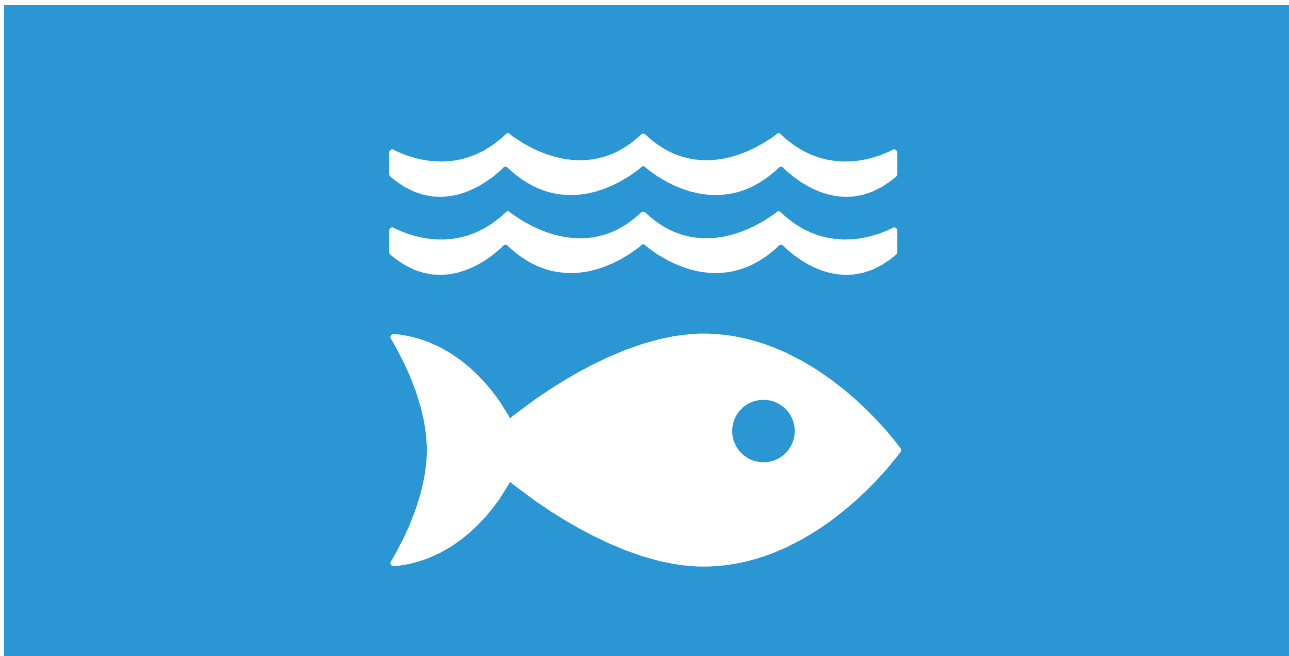
Loans for the fishing industry (fish farming, fishing supply, equipment, etc.):

33 new loans at the amount of ALL **283** million granted.

The outstanding amount by the end of 2021: ALL **2.98** billion.

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, 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 #15 Life on Land

Funding for planting:

24 new loans granted in 2021 at the amount of ALL **53** million.

Outstanding loan balance at the end of 2021: ALL **103** million.

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About ALL **1.2** million in support to institutions and the community
.....

COMMON VALUES OPPORTUNITIES

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

LEADING BY EXAMPLE

Banka Kombëtare Tregtare enabled the planting of trees on a newly built road of the Municipality of Kamza, under the “Afforestation of Lake Paskuqan” initiative of the Municipality.

Credins Bank supported the Municipalities of Kamza, Tirana, and Fier by planting trees in several areas, aiming to help in the environment protection and improve the air and the environment.

Tirana Bank inaugurated the project “Green Terraces” - a cooperation with the Municipality of Tirana.



GOAL #17 Partnerships to achieve the Goal

About ALL **1.1** million support to a number of 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, policymakers, legislators, and regulators on the impact of sustainable development of the legal, regulatory, and tax framework, along with recommendations for improvement.

LEADING BY EXAMPLE

Banka Kombëtare Tregtare and **Credins Bank** are members of the UN Global Compact. Through this membership, the Banks are committed to implementing the principles based on the 4 main pillars: human rights, employment, environment, and anti-corruption.

Alpha Bank Albania gave its support on the organization of the virtual training "Road to Success 2021." The income from this activity goes to support various social causes.

Banka Kombëtare Tregtare supported the organization of the annual end-of-year meeting of the Albanian-Turkish Chamber of Commerce and Industry (ATTSO).



Credins Bank

- In cooperation with Partners Albania for Change and Development, the Bank supported the organization of the “Green Business Competition.” The purpose of this competition is to present innovative ideas for the development of a sustainable and competitive environment in the market, while also promoting employment in Albania.
- Supported the International Conference “Shaping the future: Digital Economy and recent technology trends”, organized by the Canadian Institute of Technology. Discussions highlighted the immense importance of technology and the measures to be taken by developing countries to improve digital infrastructure, reduce costs and increase quality.
- Supported the initiative presented in the activity Donor Circles 2021, organized by Partners Albania for Change and Development, focused on the construction of a playground in the community “Lana Bregas” in the service of more than 100 children of this area.

Raiffeisen Bank Albania

- The Internal Audit Division at the bank organized activities in May, the month of promotion of the Internal Audit profession. Specifically:
 - » Participation in the European Championship of Internal Auditors, where they were honoured with the award of the first prize.
 - » Realization of two spots/videos, where parents of Internal Audit staff explain in simple words to their children the role and profession of internal auditors within an organization.
 - » Publication of an article on “Myths of the role and function of Internal Audit”.
 - » Implementation of 2 Podcasts with selected topics within the local community of internal auditors, as per GDPR and 3-Lines of Defence.
 - » Realization of group photos - “Happy international internal audit month”, as well as a party with the staff.
- The Bank entered into a cooperation agreement with UNFPA Albania, reaffirming its commitment to implementing more family-friendly policies. This will be achieved through consultative sessions, exchanges of experiences and experience with successful implementers in the region, and other activities that will be technically and financially facilitated and supported by this project.

Union Bank organized a workshop on “Banking and human rights” to improve processes within the bank. This workshop was conducted by Mr. Ledi Bianku, a Professor at the University of Strasbourg, on the application of European Law and Fundamental Human Rights Issues. The workshop focused on several issues relevant to the banking system, the financial system, as well as topics related to the right to privacy or individual property rights.



ART, SPORT, AND CULTURE

About ALL **78** million in support of activities in the area of art, culture, and sport.

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Alpha Bank Albania

- Enabled the publication of the booklet and CD “Ta know”, a project of the famous baritone Gezim Myshketa, a collection of traditional Albanian songs, bringing back a modern spirit, but always fanatically preserving their originality.
- Supported the football team of the city of Pogradec with the necessary material basis.

American Bank of Investments supported:

- The activity “Shkodra Jazz and Swing”, was held on May 29-30.
- TV concert “Rock the dictator” by Renis Gjoka.
- Cinematic production “Planting Trees”.
- National Theatre of Opera, Ballet, and Folk Ensemble, as a general sponsor.
- Construction of tennis courts in the school “Petro Nini Luarasi”.
- The encyclopedia of the author Ferid Hudhri “Albania in Art”.
- Restoration of the church of St. Athanasius in Voskopoja.
- Sports Club “Student”, for the fifth year in a row.
- Recital concert by Mariza Ikonomi, “Mariza and the City”, as general sponsor.
- Albania-Israel Cultural Festival as a general sponsor.
- 11th edition of the Balkan Film and Culinary Festival in Pogradec as a general sponsor.
- Beer Festival in Korça, as a general sponsor.
- Lova Fest, as a general sponsor.
- Porto Palermo Festival by Olen Cesari, as a general sponsor.

Credins Bank supported:

- VIZart Cultural Association in the realization of the activity “VIZart.”



- Partizani Volleyball Association, in covering expenses for team sports uniforms and other expenses during the championship.
- For several years in a row, supported the Albanian Aeronautics in the paragliding activity of Albania Open "Edition 22".
- Theatrical performance "One Man Show" and stand-up comedy "The sun rises from the west" in the experimental theatre of Tirana.
- "Albania Climbing Festival" in organizing a hiking activity in the Valbona Valley.
- Poetic evening "God created the world for love."
- The "RedLipstick" event, a project where 12 women who have fought and faced breast cancer have become part of a special calendar by making up and photographing happy moments.
- Festival "Christmas in Tirana."
- The exhibition "Gravity forms of spiritual" by artist Anjeza Kolevica transformed Credins Bank into a ceramic exhibition and Central Branch premises in an artistic environment pleasant to the eye of every client.
- The Albanian Sports Federation (FSHSU), in the activity of the handball games.
- Albanian Federation of School Sports, in the publication of the book "Growing healthy."
- Pop Art Festival, where Arilena Ara performed her latest music album live at Skanderbeg Square.
- Nona - Albanian Grandmothers' Day, in Përmet.
- Live concert "AG Show", by singer Aurela Gaçe.
- MIK Festival, in Korça & Prespa.
- "Albania-Israel Cultural Festival", on September 12 – 21, 2021 in Tirana.
- Concert "Glykeria in Tirana", organized on September 15 at the Tirana Amphitheatre.
- "INVEST Summit 2021", main partner and sponsor.
- "My Song" Marathon.

Raiffeisen Bank Albania supported:

- The Nationwide Theatre Festival "Moisiu", which was held virtually from February 23 to March 16, as the general sponsor of the National Theatre.
- The activity "Window of Hope", an artistic-sports spectacle attended by young people aged 5-18, who showed their skills in gymnastics disciplines.



ART, SPORT, AND CULTURE

- Tirana High Schools Festival TK-RIN-ART, which took place on May 24 - 26. As part of the program “Education over and through culture”, the National Theatre brought on stage 18 talented young people, and in this edition, four winners were awarded.
- The 20th anniversary of the concert “Three Tenors”, which was held on September 24 at the Tirana Amphitheatre, as a general sponsor.
- The tenth edition of the festival “Jazz in Albania 2021”, on September 16-19 in the cities of Tirana, Fier, and Korca, as a general sponsor.
- The fifth edition of the Zà Fest festival, on July 29-31.
- Puppet Theatre “Pika e Ujit”, for the children of 8 Social Centers in Tirana. The theatre was also held in the two social centers “Balloons” and “Window of Knowledge” which are supported by the Stepic CEE Charity foundation. In addition to the puppet theatre, the children were also donated the book “Grandpa’s Journey to the City of 1001 Windows”.

OTP Bank Albania

- “Katrori i pushtetit”, the Albanian series dedicated to media freedom and freedom of expression in our country. The Bank offered assistance in carrying out the project.
- Supported the production of the TV series H.O.T, which belongs to the drama-comedy genre and addressed a multi-dimensional story by addressing ubiquitous social phenomena.
- Sponsored the basketball club “Partizani” (men). The goal was to achieve the objectives of the team and be represented as dignified as possible in the matches of the superior league during the 2021 sports calendar activities. A total of 15 matches took place, of which 5 of them were cup matches for categories A and B.

Union Bank supported:

- The activity “Youth, future and hope”, which was organized by the “New Generation” center on December 4, was a marathon of artistic performances with the participation of groups of young artists and children, schools in Tirana and abroad.
- The online show “MuzArt Tirana”, which appeared on December 27 on the YouTube channel of dancers Enada & Gerd Vaso. This virtual show came with three artistic performances in three important historical and cultural centers of Tirana: the National Museum, the Archaeological Museum, and the COD Gallery (Center for Openness and Dialogue).
- Publication of the book “Tinka Kurti, The Diary of a Spouse” by Anila Mema. This project was implemented with the support of the Municipality of Tirana and the Ministry of Culture.
- Albanian National Football Team. Even during 2021, has the Bank continued to provide its support for the Albanian National Football Team under the motto #Always with the National Team, as a continuation of the renewed agreement with the Albanian Football Federation for the period 2020-2022.

