



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

CSR

Banks for Society



2022

BANKS FOR SOCIETY



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SUSTAINABLE DEVELOPMENT GOALS



Goal #1 No poverty

✳ The penetration of banking services in society plays an important role in increasing financial inclusion. The service offered by banks in Albania has evolved significantly, with a clear orientation towards automation and digitalization.

By the end of 2022:

- **783** ATM
- **400** bank branches throughout the country

✳ The banks have given a contribution amounting to ALL **24** million in support of institutions and some social groups (including *children, unemployed people, elderly people, disabled people, pregnant women, newborns, workplace injury victims, and the poor and vulnerable people*).

“A gift for you” was the theme of the year-end celebration organized by **Credins Bank** in cooperation with the Albanian Red Cross, for the children of families in need. The children of the bank staff also joined the celebration.

Intesa Sanpaolo Bank Albania

- Intesa Sanpaolo Bank Albania supported the football match entitled “Match of Heart”, organized in cooperation with the Italian Embassy in Tirana, the Municipality of Tirana, and Tirana FC. This sports event took place on October 11, 2022, at “Selman Stërmasi” stadium and the funds collected from ticket sales were donated to charity, specifically to the NGOs: “Sanita di Frontiera” and “Comunità di San Giuseppe”.
- As annually, Intesa Sanpaolo Bank Albania joined the campaign of SOS Children’s Villages for the sale of end-of-the-year postcards in order to collect funds to help children without parental care.
- In cooperation with the International Division of Subsidiary Banks of Intesa Sanpaolo Group on June 1-3, 2022, Intesa Sanpaolo Bank Albania organized the Atalanta Football Camp for the first time in our country. 120 children aged 8-12 coming from families in need, children coming from bank client families, and children of bank staff participated in this activity.



Procredit Bank, in cooperation with the Municipality of Tirana, has enabled the restoration of Nursery No. 4 in Kombinat. The long-term goal of the investments was the improvement of living conditions for the children who attend this nursery.

Projects and care for the people in need by **Tirana Bank**:

- In the framework of International Women’s Day and under the motto “One day, many smiles”, Tirana Bank in cooperation with the Albanian Red Cross as well as with the famous actress Roza Anagnosti, celebrated with economically disadvantaged women. Representatives from the bank staff were present at the Red Cross canteen, where they served lunch and spent time with the economically disadvantaged women.
- Tirana Bank participated in the activity that was organized by the Red Cross on the occasion of the 150th anniversary of its foundation, during which paintings of high school students volunteering at the Albanian Red Cross were sold. The sale proceeds were donated to families and groups in need. The bank contributed to the purchase of two paintings.

Raiffeisen Bank Albania

Through the initiative “Let’s take care with our heart,” 5 projects were implemented in order to help families in need, especially children:

- In the city of Shkodra, Raiffeisen Bank Albania organized parties and gave gifts to 40 children accommodated in the two orphanages. Air conditioning was provided for the study halls and new mattresses were purchased for these institutions.
- Raiffeisen Bank Albania donated 250 food packages to some of the families in need in Municipal Unit no. 1 in Tirana.
- The “Flower Girl” puppet theatre was organized for children in need in 10 social centers.
- Through the “Stepic CEE Charity” foundation, based in Vienna, Raiffeisen Bank Albania paid special attention to children in Ukraine, who were deprived of experiencing the magic of the holidays and, moreover, needed help to meet the most basic needs.
- The bank staff at the headquarters voluntarily donated clothes and toys for the mothers and children at the “Bregut i Lumit” social centre in Tirana.

Union Bank supported the reconstruction of 4 houses damaged by the earthquake of November 26, 2019, in order to help the earthquake-affected families in the administrative unit of Ndroq. The houses were completely restored and furnished with the funds granted by Union Bank in cooperation with the Municipality of Tirana. The donations of the citizens, clients, and bank staff were added to the fund allocated by the Steering Council of Union Bank.

On this occasion, the inauguration ceremony of one of these houses was organized, where Ms. Flutura Veipi, Chief Executive Officer of Union Bank, and Ms. Keti Luarasi, Deputy Mayor of the Municipality of Tirana, handed the key to the new house to the family of Mr. Myslym Korriku.



Kujdesemi me zemër
5 projekte me zemër për 2022

- 200 paketa me ushqime për familjet në nevojë në Tiranë
- Të ardhurat nga kalendri me figurat e Anagnostit në Shkodër
- 250 paketa ushqimesh për familjet në nevojë
- 4 shtëpi të reja të rindërtuara në Ndroq
- 100000 lekë për fëmijët në Ukrainë, nëpërmjet fondacionit Stepic CEE Charity
- Të ardhurat nga kalendri për figurat e 18 Gremave sociale
- 25000 lekë ushqimesh për familjet në nevojë

GOAL #2 Zero Hunger

✳ Financing of agri-businesses:

317 new loans granted in 2022 amounting to ALL **1.75** billion.

Loan outstanding by the end of 2022: ALL **4.55** billion.

Credins Bank and **Union Bank** participated in the “Days of Agriculture 2022” Fair, organized on May 19-21 in the city of Lushnje, where they informed numerous visitors about the tailored products and services available to the agricultural sector.

During the fair, **Credins Bank** staff organized with the mobile branch informed the farmers of the area by offering the best alternatives and provided the residents of the area with banking services thanks to the mobile branch.

Procredit Bank and **Union Bank** were among the main partners and participants in the AgroTech Expo 2022 fair, held on November 24-26 at Expocity Albania.

With the aim of assisting agribusinesses with regard to their needs and requirements, **Procredit Bank** was part of the informative seminar “Digitalization and the use of technology in agribusiness”, organized by the EBRD, supported by the EU and the Albanian Government. The participants were farmers and business leaders who produce or trade local products. In addition to the facilitating conditions to get a loan, the investing agribusiness receives 10% of the funds in the form of a grant at the end of the investment.

✳ Over **3** million ALL in donations and support to initiatives to provide food to groups in need.

American Bank of Investments:

- Supported the Mother and Child Hospital Foundation in the “Box of Joy” project for a year by donating packages for newborn babies to families in need throughout the country.
- On the occasion of the month of Ramadan and Eid al-Fitr, we responded positively to the request of the Red Cross and the Albanian Muslim Community to donate 150 food packages, in support of families in need in the city of Tirana.

Banka Kombëtare Tregtare (BKT) embraced the initiative to collect donations for families and people that are



experiencing financial difficulties. This campaign was organized by the Albanian Red Cross, Tirana Branch, to help families and people that are living in difficult financial conditions. On the eve of the Eid al-Adha holiday, BKT employees in Tirana and the surrounding areas supported this initiative to help 85 families by donating clothing, food, and personal hygiene products.

Credins Bank continues the “Food Bank” initiative:

- During February, 60 food packages were distributed to families in the city of Gjirokastra.
- In support of the non-profit organization Pope Xhovani XX III in Shkodra, where 30 food packages and some furniture were donated to improve the premises of the people whom this organization helps.
- 30 food packages were donated in the “Vau i Dejës” region.
- 60 aid packages were donated in the Saranda region.
- In cooperation with the Paraplegics and Tetraplegics Humanitarian Association, more than 70 food packages were donated to 70 households of disabled people in Shkodra.
- At the end of the year, Credins Bank hosted a lunch for 50 people from “Gonxhe Bojaxhi” Social Centre. This centre offers services for families and individuals in need, meals, and special services for disabled people.

In the framework of initiatives with regard to social responsibility and on the occasion of the end-of-year celebrations, **OTP Bank Albania** has distributed food packaged to some families in need in Tirana and in some districts. The packages were distributed by the bank branches to families who receive economic assistance at the branch.

“Shqipëria” Association in Vlora with the support of **OTP Bank Albania**, offered some food packages to families in need in the city of Vlora.

In close cooperation with the Albanian Red Cross, **Tirana Bank** provided the daily meals as well as organized the celebration of birthdays, religious holidays, and end-of-year party, for the families, the homeless, and pensioners who enjoy the meals in the canteen of the Albanian Red Cross.



GOAL #3 Good Health and Well-Being

* Funds for private hospitals and for covering health-related expenses:

94 new loans granted in 2022 amounting to ALL **1.39** billion.

Loan outstanding by the end of 2022: ALL **3.56** billion.

* Employee health insurance policies

Banks apply employee health insurance policies, which include private health insurance and health check-up packages that are carried out once a year. In addition, employees are offered health insurance packages or cards with preferential terms for their family members which they can choose as they wish.

* Sponsorships for hospitals, dental clinics, and medical equipment worth over ALL **2.8** million.

Some of the projects supported by banks:

American Bank of Investments supported the improvement of the facilities of the National Therapeutic and Rehabilitation Centre for Children in Tirana.

Raiffeisen Bank contributed to the purchase of medical equipment for the health centre in Fushë Kruja as well as for the paediatric ward at the hospital in Saranda.

* Initiatives undertaken by banks in the framework of corporate social responsibility, worth approximately ALL **4** million.

Banka Kombëtare Tregtare supports and raises the awareness of its clients and staff on activities that promote a healthy lifestyle.

- Pink October - In order to promote breast cancer awareness raising, the banks' staff were given pink ribbons and an awareness video was posted on social media. An oncologist was also invited to the bank premises, who shared some advice with regard to self-exam and self-care.
- In the framework of cooperation with the Albanian Basketball Federation, the bank supported the "Summer Tour" 3x3 activity, which gave many teams the opportunity to participate in this innovative competition.

- In cooperation with the Galaktikking Sports Academy Banka Kombëtare Tregtare supported the U10 Basketball Championship.
- Participated in the initiative undertaken by the municipality entitled “Biking to work” in order to invite its employees to embrace this mode of transport. In addition, Banka Kombëtare Tregtare posted on social media a video of its employees who biking to work in order to raise awareness.

Credins Bank has provided support for:

- The Mountain Marathon was organized in Petrela where 250 runners of different ages from Albania and other countries participated.
- The Taekwondo Championship in the framework of the 10th anniversary of “Taekwondo Studenti”.
- Covering the expenses of the “Studenti” Sports Club for some necessary items. This club organizes matches and events for various disciplines, such as cycling, basketball, volleyball, karate, weightlifting, etc.
- “Tiranaolon” Marathon, an activity where runners of various sports such as running, cycling, and swimming participated.

Fibank Albania:

- “May the next baby be a girl” is the campaign launched by UNFPA in partnership with the Mother and Child Hospital Foundation. Statistics demonstrate that in Albania 109 boys are born for every 100 female births, or, in other words, for every 10 boys born, the country loses a girl. In order to raise awareness in society, the campaign aims to influence through information and public debate, in order for families and parents to be more responsible for the decisions they make.
- Within the 16 days of activism against violence against women and in the presence of representatives from the Ministry of Health and Social Protection, the Municipality of Tirana, the Commissioner for Protection from Discrimination, as well as implementing partners from state institutions and civil society, Fibank Albania was part of the opening of the exhibition with photographs of Albanian girls and the silhouettes of those girls who are missing among us. The exhibition took place in Tirana’s pedestrian area until December 18 and was open to every citizen.
- Fibank Albania supported the Albanian Ski Federation with regard to the



Kërkojme goca modele moshë 0-18 vjeç për tu bërë pjesë e kalendarit të fushatës ndërgjegjëse “Tjetër herë me vajzë!”



development of the sport of skiing in the areas of Shishtavec, Borje, and Puka. At the ceremony organized on this occasion participated the ambassador of Bulgaria in Tirana, Mr. Momtchil Raytchevski, CEO of Fibank Albania, Mr. Bozhidar Todorov, The President of the Albanian National Olympic Committee Mr. Fidel Ylli, and the president of the Albanian Ski Federation, Mr. Elvis Toci.

Intesa Sanpaolo Bank Albania:

- During October, joined the breast cancer awareness campaign with regard to early detection. On October 24, Intesa Sanpaolo Bank Albania organized a “Photo Booth” on the premises of the central office. Bank staff, but also clients joined the campaign and took individual or group photos containing inspirational and awareness messages, which they could also post on their social networks in order to convey the messages to a wider audience. In addition, bank employees were provided with educational and informative material on the necessary periodic examinations, as well as the risk factors affecting breast cancer, prepared by the Medical Response for Diplomatic Corps (MRDC).
- Promoted various international days related to health, such as World Health Day, World Down Syndrome Day, World Blood Donor Day, World Day for Safety and Health at Work, World No Tobacco Day, World Autism Awareness Day, etc.
- In the framework of World Diabetes Day, Intesa Sanpaolo Bank Albania shared with all the staff informative materials prepared by Medical Response for Diplomatic Corps.
- From September 23-25, participated in the ISBD sports event organized in Poreč, Croatia. The event restored the spirit of the game and cooperation between sports fans from different countries of the world. About 800 participants competed in football, basketball, and volleyball matches.

OTP Bank Albania:

- Sponsored the National Conference on Medical Sciences 8. This activity was organized for the 8th consecutive year, as a meeting point for professionals from all over Albania. Due to the impact of the pandemic, the activity was organized in Tirana and in some districts at the same time. 10 webinars took place as well.
- Supported the “Partizani” basketball club (men). The goal was to achieve the team objectives and to be decently represented in the superior league matches. A total of 15 matches were organized, 5 out of which were cup matches for categories A and B.

VOLUNTARY BLOOD DONATION

This event has now become a tradition for years and the bank staff has voluntarily donated blood to aid thalassaemic children.

American Bank of Investments, Banka Kombëtare Tregtare, Intesa Sanpaolo Bank Albania, OTP Bank Albania, Union Bank.



TIRANA MARATHON 2022

Banks encourage their staff to participate in activities that promote a healthy lifestyle and raise awareness about reducing the use of motor vehicles.

On October 23, the staff of **Banka Kombëtare Tregtare, Fibank Albania, Intesa Sanpaolo Bank Albania, OTP Bank Albania, and Raiffeisen Bank Albania,** joined the 6th edition of Tirana Marathon.



GOAL #4 Quality Education

Banks serve as an important pillar of financial education, providing valuable resources and support to guide individuals and businesses through the complex finance world. The banks are committed to providing their clients with the necessary basic knowledge starting from simple banking services to investment options, loans, and financial planning in order for them to make well-informed financial decision making.

✧ Covering of educational costs:

42 new loans granted in 2022 amounting to ALL **1.13** billion.

Loan outstanding by the end of 2022: **4.67** billion.

✧ Sponsorships for schools and building laboratories or improving their conditions amounting to ALL **3.8** million.

Banka Kombëtare Tregtare has supported various educational institutions in Tirana, Kamza and Vlora in order to improve conditions in the schools of these cities.

Credins Bank donated computers to “Kolë Koçi” secondary school and Local Education Office in Pogradeci, to assist the teaching process and to have better students’ performance.

The development of the education system is one of the main aspects to which **OTP Bank Albania** has contributed:

- Donated computers, printers, and work uniforms according to the needs of the “Enver Qiraxhi” school in Pogradec, thus contributing to a successful educational objective, having more professional practice, and a qualitative fulfillment of the pedagogical obligation.
- Supported the “#you/th meant for greatness” project led by the World Vision Association focusing on offering after-school classes for children and young people in need at “Ibrahim Basha” school in the city of Tirana. The program started on May 5 and lasted until the end of the school year, in June 2022. The after-school classes were delivered in subjects: Albanian language, literature, and mathematics.

Raiffeisen Bank:

- Built computer labs for 3 (three) schools in Tirana: “Aleks Buda”, “Osman Myderizi” and “Servete Maçi”.
- Offered school supplies to the children of the orphanage in Tirana.

* Over ALL **5** million were used to support various activities organized with school pupils

MONEY WEEK

On March 21-27, the Albanian Association of Banks, in cooperation with the Bank of Albania and with the support of the Ministry of Education and Sports and the Albanian Deposit Insurance Agency, celebrated Money Week 2022, under the slogan “Be smart with money, build your future!”. More than 2,800 pupils and students from 150 schools of different levels participated in the activities organized during this week.

Banka Kombëtare Tregtare, Credins Bank, OTP Bank Albania, Raiffeisen Bank, and Union Bank provided the prizes for the winners of the 5 competitions announced by the Bank of Albania and AAB.

Furthermore, open lectures were organized on the topic of “Youth and Digital Banking.” Representatives of **Intesa Sanpaolo Bank Albania, Raiffeisen Bank, Credins Bank, Union Bank, and OTP Bank Albania**, addressed the students to raise their awareness of the prominence of financial culture as part of general education. During the lectures, discussions took place on how banks are oriented towards meeting the client’s needs through digital channels and how they prioritize this aspect as a result of a change in consumer behaviour.

FAIRS AT UNIVERSITY PREMISES

It is already a tradition for banks to be active and support the Job and Career fairs organized by different universities in Albania. The purpose of these fairs is to inform students with regard to the diverse opportunities that banks offer to graduate students who want to learn about the best banking practices.

Credins Bank, Fibank Albania, Intesa Sanpaolo Bank Albania, and Union Bank participated in several job and career fairs organized in cooperation with various institutions, such as: the University of Tirana, Faculty of Economics; “Aleksandër Moisiu” University, Durrës; “Epoka” University; “Marin Barleti” University; European University of Tirana”; University College Qirazi; “Luigj Gurakuqi” University, Shkodër; Metropolitan University, Tirana Chamber of Commerce and Industry, etc..

Banka Kombëtare Tregtare:

- In cooperation with DSIK Albania and AAB, was part of many different initiatives in order to cultivate the educational-financial culture among children. Visits were organized to different schools in the capital city (“Halit Coka” secondary school; “Mustafa Kemal Atatürk” secondary school), during which game-like training took place focused on basic financial literacy.
- Supports projects that aim at promoting innovations. In cooperation with the Faculty of Economics, the bank supported the “Women in Fintech” activity focusing on the use of new technology to solve problems in every discipline.



- Supported the Faculty of Economics, University of Tirana in organizing the Young Innovators competition on May 18, as part of the conclusion of the innovation course. About 250 students in the third year in the branches of Business Administration and Economic Informatics attended.
- The Bank organized an event with the children of the World Academy of Tirana (WAT) school, teaching them how to take care of their money, save tricks, generate income through entrepreneurship, and how to lay the foundations for their future and well-being.

Credins Bank:

- “Accelerator Uplift Albania 2021” held the final Demo Day at the beginning of the year by providing its support. The Bank also participated in the final’s ceremony.
- Throughout the year, the bank supported the Tirana Inc program, which brought together students from several universities of Tirana who introduced a series of innovative ideas for start-ups in many sectors and industries. The initiative is also supported by international partners, such as: the EU for Innovation; Preneurz Amsterdam; as well as GIZ. Credins Bank, as one of the main supporters, also attended the finals by awarding checks to the winners.
- The Bank supported the National Conference of Medical Sciences with over 500 lecturers and 100 foreign professors.
- Moreover, the bank stood along with the students of the European Faculty of Tirana who competed in the “Forum of Finance Students” Competition with their ideas on “Financial Markets”. The theme for the year was “Green Economy and Financial Challenges”, where prizes were awarded to the winners, together with internship opportunities at Credins Bank.
- 210 books were donated to the public library in Korça.

Fibank Albania supported the implementation of the project “Safe to School, Safe to Home” by the Albanian Red Cross, Tirana Branch, which aims at educating children about road traffic rules. An important feature of the project is the training of the school staff for providing first aid in case of accidents occurring within the school premises. The first aid volunteers, in cooperation with the General Directorate of Road Transport Services, taught children the rules of road traffic, as well as some first aid techniques in case of accidents.

Intesa Sanpaolo Bank Albania:

- On June 30, the “Eco-Quiz” competition was organized with the participation of 120 children aged 13-16 at the TUMO Centre. This competition was run by the Savings Museum (Museo del Risparmio) and the Intesa Sanpaolo Group in cooperation with the International Division of Subsidiary Banks, Intesa Sanpaolo Bank Albania, and the TUMO Centre in Tirana. The children of the winning team were awarded an all-inclusive cultural and educational trip to Turin, Italy, on September 23 - 25.
- On March 25, Mr. Alessandro D’Oria, CEO of Intesa Sanpaolo Bank Albania, and Mr. Julian Çela, Head of the Financial Division, delivered an open lecture on budget and financial statements with the attendance of 100 students of the Faculty of Economic and Administrative Sciences at Epoka University.



- In the frame of the Global Money Week events, at the “Albanian Collage” premises in Tirana, a group of bank representatives organized an open lesson with fourth and fifth-grade students highlighting the importance of cyber security.
- On May 31, Intesa Sanpaolo Bank Albania organized an open lecture at the premises of Epoka University in the framework of International Internal Audit Awareness Month.
- Intesa Sanpaolo Bank Albania joined the events organized by the “New Vision” organization for a study visit focused on “Entrepreneur for a Day” at the premises of its Central Offices. During the visit, the history of the bank, the operation of the departments, resource management, human resources, organizational structure, etc. were elaborated.
- The bank supported the “Young Innovators” contest with the participation of 250 students organized by the University of Tirana and awarded the members of the winning team a 6-month work contract at the Retail Division at its Central Offices.
- Intesa Sanpaolo Bank Albania pays special attention to World Savings Day and promotes it through the activities of the Savings Museum. The “S.A.V.E. Ambassadors” is the first joint initiative focusing on high school students from Albania, Bosnia & Herzegovina, Croatia, Egypt, Hungary, Moldova, Romania, and Serbia. This format was designed by the Savings Museum and the European Investment Bank (EIB) and aims to bring young people closer to the topics of sustainability, circular economy, social inclusion, and financial literacy. During November, an information session was held by the representatives of the bank in each of the participating student groups of the three high schools in Tirana, namely “Sami Frashëri”, “Ismail Qemali” and “Ernest Koliqi”. Students were asked to select one of the unresolved environmental and social challenges in their city and to propose alternatives and ideas to solve them. In addition to the award, the winning class was assigned as “S.A.V.E. Ambassador” and is expected to represent the country in the international competition. The eight best projects, one for each country where the International Division of Subsidiary Banks of the Intesa Sanpaolo Group is present, were subsequently evaluated during an online event. The event was concluded by an award ceremony for the first three award-winning teams, in line with the competition theme. Moreover, the winning class was gifted a forest plot planted with 30 trees located in one of the developing countries. The groups awarded second and third place, in cooperation with WWF, could adopt 20 polar bears and 10 sea turtles, which are classified as endangered species.
- On December 14, students from the “Turgut Özal” high school in Tirana, members of the Economics Club, paid a visit to the premises of the Central Offices of Intesa Sanpaolo Bank Albania, where they also had the opportunity to meet with senior managers of the bank.

OTP Bank Albania:

- The Human Resources Department, within the framework of Money Week, organized a series of financial education sessions for children. 70 children from “Ylber” primary school attended this open session.



- The organization of the session “Necessary skills for the future labour market” by the Human Resources Department with “Qiriazi” University College with the participation of 25 students from different university curricula.
- In its third edition, Start-Up City was organized in cooperation with Tirana Metropolitan University, where the best ideas were selected to make them go live in the real market. Start-Up City took place for three consecutive months and was finalized on May 13-14, in a private-awarding ceremony.

Raiffeisen supported the “Korça ICT Youth Academy” summer camp, customized for young programmers.

Tirana Bank:

- The Bank’s partnership with Junior Achievement resulted in an utmost successful activity themed “Students’ National Competition and Fair”. The fair is appraised as the wind-up activity after 9 months of continuous training and attendance in the optional modules “Manager for a Day” and “Company of students” that Junior Achievement Albania organized for 10, 11, and 12-grade students at the country schools. Winners of the first prize were the girls and boys of NEXUS as the best entrepreneurial company of 2022, evaluated on the way they organized work and the practicality of their product.
- The “Business Challenge” competition, organized by Tirana Bank in partnership with B4Students, brought together students participating with their own proposals, 9 of whom qualified for the final stage. Winners won monetary rewards, professional training on international online platforms, as well as an opportunity for professional internship and employment with BALFIN Group companies.

Union Bank, in cooperation with Protik Innovation Centre, organized an open session with information technology (IT) students. During this event, students had the chance to learn about Union Bank’s activities and recent technological developments, as part of its digital transformation. The event represented a food opportunity for students to also grab career development opportunities offered by the Bank in various IT profiles.

✧ Internship programs for students organized in the course of the year.

Banka Amerikane e Investimeve, Banka Kombëtare Tregtare, Credins Bank, OTP Bank Albania, Raiffeisen Bank, Tirana Bank, and Union Bank provided their support for the education and employment of the new generation through a series of collaborative projects with the best public and private universities in Albania.

In the course of the year, 1 to 3-month internship programs were offered to more than 300 students who have already concluded their cycle of studies in economics, IT sciences, etc.

Banka Amerikane e Investimeve, Banka Kombëtare Tregtare, and Intesa Sanpaolo Bank Albania joined the National Internship Program. Among the students who applied, several were selected for a 3-month internship, and further employment opportunities were offered.



Banka Kombëtare Tregtare continuously supported the education and employment of the new generation through a series of cooperation projects with the most highly-ranked public and private universities in Albania. More specifically:

- The Bank supported UNYT with a practice-integrated program: “Banking and Applied Finance”. The Bank offered full scholarships to the top 11 students attending the bachelor program, a paid summer internship, and a job contract upon successful graduation.
- The Bank entered into an agreement with the Faculty of Natural Sciences offering full scholarships to 7 students enrolled in the Professional master’s program in Business Informatics, offering them paid internship opportunities as well. A group of 10 students are attending the “BKT FinTech” Academy with intensive professional Fintech programs, making them well-prepared for future employment with the Bank.
- The Bank also supported the students of the Faculty of Integrated Studies with Practice in Bank Management (FASTIP) at “Aleksandër Moisiu” Durrës University, for the fifteenth consecutive year. FASTIP students are entitled to benefit scholarships and internship programs throughout the year. Nine students of the Bachelor study program joined the Bank as employees following their graduation.

“Digital Banker” was an initiative of **Tirana Bank** Students Hub, by providing opportunities for talented students attending the digital banking internship program in the branch network. Their work was assessed based on weekly parameters, on the same grounds as actual bank employees.

* Projects supported in the framework of Corporate Social Responsibility amounting to over ALL **1.4** million.

Credins Bank:

- In support of children in need, the bank traveled around different districts donating bags and school supplies. Specifically, the bank supported:
 - ▢ 34 children in Saranda,
 - ▢ 20 children in Shkodër,
 - ▢ 20 children in Korça, and
 - ▢ 63 children in Kavaja.
- The bank also supported the “Janaq Kilica” school, Fier Local Education Office in the students’ graduation ceremony.
- The Bank donated books to the students of the “Ajet Xindole” Artistic High School. The donation was made during a piano show entitled “Under the classical sounds of young pianists”, which took place for the first time at the “Margarita Tutulani” Cultural Centre in Berat.

OTP Bank Albania:

- In support of art and teaching children to embrace art, the Bank supported the 4-day project “Workshop of Elves”, which aims to educate children through theatre.
- “Financial Fraud, from Ponzi...to Madoff” by Adrian Civici is the book released to the public with the support of the Bank. This book is the fruit of several years of work by the author, who introduced readers to the stories of the world’s largest pyramid schemes and other related stories.
- Thanks to the “Donate Culture” program from the “Arte” Foundation, the bank donated a piano to the students of the “Jeronim de Rada” school.
- The Bank sponsored the online book fair. Book lovers visited the entire fair through virtual platforms.

GOAL #5 Gender Equality

By the end of 2022, banks counted a total of **6,742** employees of which:
611 Number of women in management positions.
4,968 Total number of women in the banking sector.

* Loans to women-led SMEs

140 new loans granted in 2022 amounting to ALL **1.16** billion.

Loan outstanding by the end of 2022: ALL **1.68** billion.

* The banks donated about ALL **2** million in support of institutions and projects for the community.

Banka Amerikane e Investimeve supported the first edition of Fem-Fest in Albania, on March 5-8, which aimed to raise public awareness of women's rights through performances, installations, exhibitions, panel discussions, and opportunities for young female artists.

Banka Kombëtare Tregtare (BKT):

- The Bank supported and attended the International Women's Day event on March 8, 2022 (IWD 2022), "Gender Equality Today for a Sustainable Future", recognizing the contribution of women and girls on a global level.
- Mr. Seyhan Pencablilgil, CEO and Board Member of BKT, participated in the exhibition "I Have a dream" by photographer Jutta Benzenberg in collaboration with UN Women in Albania. Through her lens,



the photographer aimed to concentrate focus on the dreams of Albanian girls from rural areas of the country, as well as to call for social commitment to promote equal rights for women and break gender stereotypes.

- The Bank joined the annual initiative of UN Women Albania “16 Days of Activation against Gender-Based Violence”. Starting from November 25, the International Day for the Elimination of Violence against Women, until December 10, the Bank posted awareness-raising videos and messages against violence on its social networks and ATM network, as well as changing the logo to orange, the colour featuring this campaign which symbolizes a bright future without violence against women. As part of the campaign, BKT financially supported the women’s shelter in Elbasan under the auspices of the “Women’s Forum” Association.

Fibank Albania:

- Throughout the year, the Bank donated a special gift to every first female client visiting the bank’s branches.
- The Bank introduced the “Smart Lady” program, dedicated to women-led enterprises (natural or legal persons), or to enterprises that produce products and provide services for women. In cooperation with various projects, this product also supports the financing of start-up activities.

Intesa Sanpaolo Bank Albania

- The Bank joined the “UNiTE! campaign led by UN Women Albania. “Activism to End Violence Against Women and Girls,” a 16-day initiative of activism against gender-based violence.
- On the occasion of the International Day of Women and Girls in Science, the Bank designed and shared a postcard with all its employees, as one of the most important goals of the Bank is to achieve gender equality in the workplace. The Bank also aims to provide more options for all talented women in various scientific sectors, offering new job positions, as well as financial products tailored to their professional development.

Banka Kombëtare Tregtare and **Procredit Bank** have signed the Women’s Empowerment Principles (WEP), which are a set of principles that provide guidance for businesses on how to promote gender equality and women empowerment in the workplace, market, and community. The Principles constitute the primary driver for corporate delivery on the gender equality dimensions of the 2030 agenda and the United Nations Sustainable Development Goals.



GOAL #6 Clean Water and Sanitation

* Banks implemented practices

In the **Intesa Sanpaolo Bank Albania** network (Head Offices and branches), an average of 8,500 liters of drinking water is consumed per month, which is never lacking. Moreover, sanitary service is a must and always there in the Bank's Central Offices and branches.

On March 22, World Water Day, the Bank shared a postcard to all its employees to raise awareness of water issues. Over 2.2 billion people live with no access to safe water.



GOAL #7 Affordable and Clean Energy

* Loans for renewable energy

178 new loans granted in 2022 amounting to ALL **7.52** billion.

Loan outstanding by the end of 2022: ALL **8.71** billion.

* Developments in the renewable energy sector of over ALL **45** million

Banka Kombëtare Tregtare, in line with its green policy for energy generation on the terraces of its two main buildings (BKT Lundër 1 & BKT Building in Kashar) since 2022 has installed a couple of photovoltaic plants and is highly committed to continuing with this initiative during 2023 as well. The benefits of this solution are:

- ☉ Enabling the generation of photovoltaic energy and covering consumption needs through the synchronized photovoltaic plant in the event of a power outage.
- ☉ Reducing consumption of fuel (diesel) powered generators to a minimum.
- ☉ Reducing carbon dioxide (CO₂) emissions.

Following the conduct and completion of the economic profitability studies, this investment is expected to continue in all BKT buildings.

Intesa Sanpoalo Banka Albania is the New Own Emissions Plan (OEP), a joint action led by the Group to achieve Net-Zero objectives in 3 (three) main areas: Indirect emissions from energy consumption, direct emissions, and paper.

a) Indirect emissions from energy consumption:

☉ **Energy consumption for central heating:**

Restoration of 3 branches (two branches in Tirana and one in the city of Vlora) by replacing existing equipment with high-efficiency ones such as AC systems, generators, and LED lighting. These investments are in line with the Group's ESG initiatives.

☉ **Installation of monitoring systems:**

At the end of 2022, the project for the implementation of the Building Energy Management System was launched, which is recently supported by the implementation of the Improvement of the Electrical Infrastructure and Building Management Systems, where all equipment has been replaced with energy-efficient ones in the premises of the Central Offices and Lapraka Branch.

☉ **Energy Consumption:**

In 2022, The Bank launched a project to replace traditional lighting with LED lighting. The economic profitability study was finalized for the installation of photovoltaic plants for own consumption at Rruga e Barrikadave and Kombinat Branch. The implementation of the Project is planned to be concluded in 2023.

b) Direct emissions:

The replacement of existing corporate cars with electric cars is an ongoing project, which aims for full

replacement by 2025. Additionally, additional business needs for cars will be met by purchasing electric cars.

c) Paper reduction:

Paper consumption was reduced by 8.7% (or 6,167 kg) thanks to better management and the application of the e-signature and e-alert.

OTP Bank Albania has introduced the GEFF loan to a large number of households, thus contributing to the overall success of the GEFF program in the Western Balkans. In the framework of this program and to congratulate all the staff efforts, the EBRD prize was the donation of 20 trees and their planting throughout the Western Balkans on behalf of OTP Bank Albania. The trees will be a lasting legacy for the new generations and an impetus for OTP Bank Albania in its mission to promote energy efficiency.

EBRD, with the aim of improving energy efficiency in Albania, reducing the negative impacts of climate change, and improving the life quality of individuals, offered to **ProCredit Bank** a credit line of EUR 3 million. This fund is expected to promote investments in: wall or roof insulation, installation of new windows or doors, solar panels, heat pumps, or cleaner and more efficient boilers aiming at more efficient energy saving. Following the successful completion of the investments, households can now receive an incentive grant worth 15-20% of the loan, financed by the EU, making the investment financially more affordable.

Raiffeisen has installed and operates three photovoltaic plants in the central office building in the Kika complex (84.53 kwp), Fier (38.52 kwp), and Berat (17.12 kwp) with an annual power production of about 180,000 kwh or 5% of the banks' annual power consumption.

The photovoltaic plant in the Kukës branch with an output power of 22 kwp or an annual power production of 27,300 kwh is in the implementation phase. The goal is to add photovoltaic plants to as many branches as possible.



GOAL #8 Decent Work and Economic Growth

* Loans for tourism

419 new loans granted in 2022 amounting to ALL **9.48** billion.

Loan outstanding by the end of 2022: ALL **18.62** billion.

* The banks donated about ALL **1.5** million in support of projects for the community.

Through a new partnership entered between **Banka Amerikane e Investimeve** and UNDP Albania, the bank financed an amount of USD 100,000 to support 50 micro and small enterprises for post-earthquake recovery purposes. These businesses are supported through the “In Motion” methodology, which has been successfully applied by UNDP in countries affected by natural disasters, including Albania. “In Motion” aims to stabilize the economic position of micro and small enterprises, as well as restore and improve their economic activities in the market.

Banka Kombëtare Tregtare:

- For the retired category, the Bank offers a number of free services, such as: commission-free current and savings accounts, commission-free automatic bill payments, commission-free recurrent payment orders, etc. At the same time, they can always withdraw their pension from their BKT account.
- Students can now opt to open a bank account and benefit from commission-free banking products, as well as Student Loans on preferential terms.

Fibank Albania, in cooperation with Digital Academy Albania, organized for all staff a transformation-aimed training on increasing digital presence, communication, and strategies to reach and educate more clients, establish effective client relationships, and continuously generate sales.

Intesa Sanpaolo Bank Albania offers the Student Package and the Youth Package. The online application for the youth package (Light onboarding) dedicated to young people aged 18-25 aims to provide potential clients with a simple technology-oriented process by introducing an innovative user experience to be conveniently started online and then completed in the branch network with a physical presence. Clients who complete the online application will be prioritized when visiting the branch and furthermore benefit from the Youth Package with preferential terms for young people and free of charge for holders of student cards provided by the Municipality of Tirana or the Youth Agency.

OTP Bank Albania:

- In order to promote tourism in Albania, OTP Bank Albania sponsored the “Visit Devolli” fair. This fair took place in August in the village of Ziqisht. This village was selected as one of the places with the most traditions and richest culture in the area of Devolli. With its residents and their kindness, their traditional dishes, and customs, the fair aimed to transform the tourist villages of Devolli into some major tourist destinations.

- On National Olive Oil Day, the bank supported the fair, which was organized on June 19, in the coastal city of Vlorë. Albanian companies producing olive oil and its by-products from Tirana, Elbasan, Vlorë, Berat, Delvinë, and Lukovë participated in the fair. In addition, a variety of handicrafts were introduced to the visitors.



The Onboarding Program has now turned into an annual tradition of **ProCredit Bank** with the aim of training, personal and professional development as well as employment of young graduates. Each year, ProCredit Bank invests in 8 onboarding programs, welcoming new colleagues as part of its staff. An integral part of this program is the theoretical and practical training that take place in complete coherence with sister banks in the region. Young people have the opportunity to train at the training centre in Belgrade, together with other young colleagues of the ProCredit regional banks.



Union Bank:

- Banka prezantoi kartën “2 në 1”, karta e parë financiare • The Bank introduced the “2 in 1” card, the first financial MasterCard dedicated to students. This card is issued as a result of an exclusive collaboration between Union Bank and the Municipality of Tirana, enabling in a single card all the features and benefits of the student card and the financial card.
- In addition to the card, students were provided with a complete package with favourable terms that invite them to start using banking products in the university auditoriums (current account, card, e-banking).
- The Savings Account dedicated to children up to 18 years old is another innovative feature that is offered by the bank. The special thing about this account is that the bank offers a bonus as a birthday present. This account benefits a bonus for each birthday and can be opened not only by parents but also by other relatives.
- Union Bank introduced the “Harry Fultz” package in cooperation with the Harry Fultz Institute, which includes banking products and services on preferential terms, dedicated to students studying at this institution. The presentation was held in front of an audience of students and teachers of the “Harry Fultz” Institute.
- Participated in the Tourism Fair (ITE Days) on June 2-4. During the tourist season, the bank supported the development of tourism in the country by offering packages especially dedicated to the businesses operating in this sector and meeting their investment and business expansion needs.



Credins Bank, Procredit Bank and **Union Bank** participated in the Syn+Ergasia Job and Skills Fair held on February 23-24, which was an excellent opportunity for the public and all job seekers to establish a valuable network and benefit employment and professional development opportunities.



GOAL #9 Industry, Innovation and Infrastructure

* Loans for SMEs

Over **3,881** new loans granted in 2022 amounting to ALL **59.6** billion.
Loan outstanding by the end of 2022: over ALL **146.18** billion.

* Loans for infrastructure

256 new loans granted in 2022 amounting to ALL **7.44** billion.
Loan outstanding by the end of 2022: ALL **11.3** billion.

* Loans for high-tech loans (technology)

31 new loans granted in 2022 amounting to ALL **756** million.
Loan outstanding by the end of 2022: ALL **1.61** billion.

* The banks donated about ALL **1.1** million in support of the community.

Procredit Bank:

- Procredit Bank was part of the presentation of the EBRD Program, which aims to promote the competitiveness of SMEs in the country. Procredit Bank is one of the two partner banks engaged in this program.
- For the second consecutive year, the Bank attended the Think Tech Conference. The bank's representative delivered a presentation on the digitalization and security of customer data.

Union Bank:

- In cooperation with Protik Innovation Centre organized the 3-day "Hackathon" competition. Students that attended this activity had the opportunity to propose their ideas on the bank systems development, as well as to get to know the staff of Union Bank.
- Union Bank offered the awards for the three winning teams which had the best ideas presented at "Good

Start UP School”, which took place in the city of Shkodra and was attended by young people from the 5 municipalities of the Region. The purpose of this activity was to empower and prepare young people for successful ventures, encouraging the establishment of new businesses and the implementation of the best practices and methodologies of European countries.

- Sponsor of the “Build the Future” competition for the best diplomas of students of the Faculty of Architecture and Urbanism, which was organized during the fair “Build and Live Smart Expo 2022” organized by Expocity Albania. Union Bank sponsored the awards for the 3 best diplomas quoted in this competition.



GOAL #10 Reduced Inequality

* CSR initiatives undertaken during the year amounting to about ALL 3 million.

American Bank of Investments:

- American Bank of Investments supports for the first time in Albania the pilot project on the study of Attention Deficit Hyperactivity Disorder (ADHD) among children aged 7-10, undertaken by the Medical Institute of Albania (MIA). The duration of this project is 18 months. It aims at awareness raising, prevention, identification, diagnosis, timely treatment, and building professional capacities who manage the population diagnosed with ADHD.
- In the framework of the fight against discrimination, the Bank supported for the fifth year in a row the “Charity Gala Evening” which was organized in Tirana on May 31, by activists of the LGBT community. The mission of this activity was to provide funds to continue to offer accommodation, food, psycho-social support, life skills, education, and employment for LGBT youth, who have fallen prey to abuse and discrimination and live near the “Streha” Centre.
- In the framework of International White Cane Day, on October 15, the bank supported the show organized by the “Joy of Singing” vocal ensemble, with the aim to provide artistic opportunities to people with visual impairments and equal opportunities for social inclusion.

Intesa Sanpaolo Bank Albania commemorates several international days (according to the United Nations calendar) related to diversity in a wider spectrum, such as: *The International Day of Human Fraternity, Zero Discrimination Day, International Day for Countering Hate Speech, World Day of Cultural Diversity for Dialogue and Development, World Refugee Day, World Youth Skills Day, International Human Solidarity Day, etc.*

Moreover, the bank drew attention to the importance of the International Day of Conscience and pointed out that in order to save future generations from the wounds of war, there is a need for a peace oriented approach.

On International Day of Sign Languages, a symbolic postcard was sent to each bank employee and also posted on social networks. Thus, Intesa Sanpaolo Bank Albania aims to promote the use of sign languages

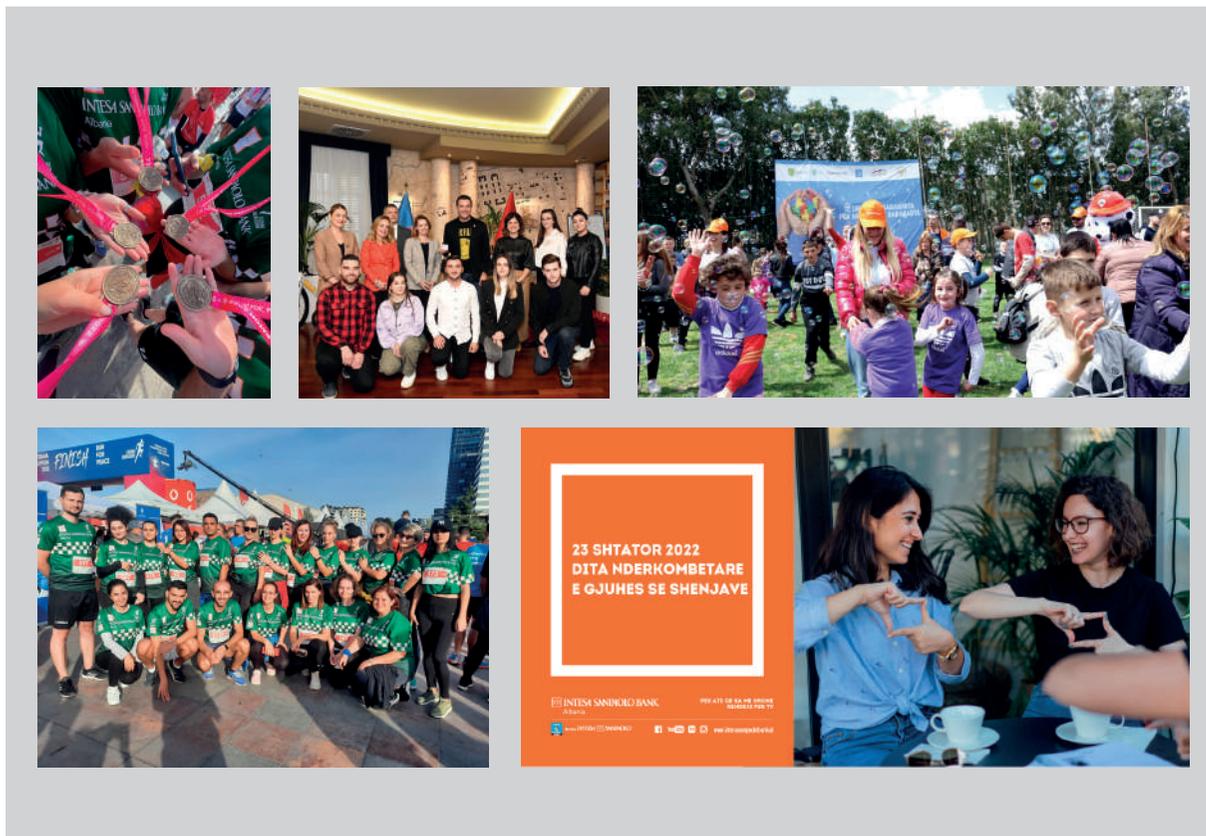


in every sphere of our lives, as a way to encourage the linguistic identity and cultural diversity of all hearing impaired people.

During a difficult time for the whole world due to the Russia-Ukraine war, **OTP Bank Albania** has provided support to shelter and assist a considerable number of Ukrainians.

Procredit Bank selected a postcard designed by a 9-year-old called Rean who is part of the “Down Syndrome Albania” organization. The funds collected from the purchase of handmade postcards designed by the children of this institution are used to cover a part of the therapeutic costs for these children.

Union Bank ported for the second year in a row the activity entitled “Equal rights for equal opportunities” organized by the “RESS-Egnatia” association in cooperation with the Municipality of Elbasan and the Regional Council of Elbasan. As in the previous year, this activity focused on the engagement and inclusion of children diagnosed with autism spectrum disorder (ASD) in social and sports activities. About 200 children had the chance to participate for two consecutive days in sports competitions and various games under the supervision of parents and specialized instructors.



GOAL #11 Sustainable Cities and Communities

* Loans for new houses

4,207 new loans granted in 2022 amounting to ALL **33.04** billion.

Loan outstanding by the end of 2022: ALL **74.07** billion.

* Over ALL **38** million in support of activities that promote art, culture and tradition.

American Bank of Investments:

- Supported the 18th edition of International Festival of Operatic Singers “Marie Kraja”, which took place on March 29-30 at the National Theatre of Opera and Ballet.
- “Land & Sand Art Festival” took place for the first time in Albania, as a sand art innovation. Artists from different countries of Europe came together to build sand sculptures on the Velipoja coast.
- American Bank of Investments acted in the capacity of the general sponsor and supported the activities organized in Vlora on the occasion of the 110th anniversary of National Independence.
- The Bank supported the 5th edition of the Swing Marathon that was organised on April 30, in Shkodra.
- In the framework of the Gjon Mili festival and the American Week in Korça, the bank supported “videoLAB” at Gjon Mili Museum which is a laboratory equipped with the necessary tools for young people who are passionate about video art and photography.

Banka Kombëtare Tregtare:

- Banka Kombëtare Tregtare supported the celebrations on the occasion of the Summer Day in Elbasan. All the activities aimed at promoting the region as well as its cultural and artistic values. The novelty of this activity relies on the organization of “Sofra Elbasanase” for the first time according to the traditions. “Sofra” was organized in the backyard of the house of Biçakçi family (today’s Ethnographic Museum).
- Banka Kombëtare Tregtare supported the exhibition entitled “ACTA URBANA”, one of the biggest projects and commitments of the artist, creator, and graphic artist named Petraq Papa. This took place following an effortless work of almost 10 years by the author who created many philatelic stamps, numismatic coins, and banknotes, two of which are currently present in the Albanian market and respectively those worth ALL 2,000 (King Genti) and recently emission of ALL 10,000 banknote (Asdreni) issued by the Bank of Albania.

Credins Bank has always supported arts and talented artists. For many years in a row, the Bank provided its support for cultural activities that promote our values and provide entertainment to the community as well as promote different and special cultures and experiences.

Cultural activities supported by Credins Bank:

- The final of “Tirana Art Fest”, a competition in support of talented young people coming from Tirana high schools in artistic aspects such as music, dance, instruments, and multimedia.
- “We Sing to Peace” show by the “Children to Children” organization.
- Gjon Mili Jazz & Blues Festival in Tirana and Korça.
- The International Folk Festival “Folk Marathon” in Tirana and Vlova.
- Hemingway Jazz Fest where talented artists from Italy, the United States of America, and Latin America have performed.
- Cultural festival in Mat.
- The “Three Tenors” concert.
- Himara International Music Festival.
- Summer Festival.
- International Festival of Contemporary Dance.
- The concert of the artist Olen Cesari.
- “60th anniversary of the Faculty of Music” Gala Concert where the Philharmonic Orchestra, Choir, and soloists of the University of Arts performed.
- “My European City” by ABC Tirana Club organized in Korça. Talented young people in painting presented their ideas of how they perceive their ideal city, with more suitable and greener spaces and with ample spaces where they can have fun and play.
- Paragliding activity “Albania Open” by Albanian Aeronautics.
- “Festivali Riteve 2022” by the Antigonea Media Cultural Center. The 6th edition of the “Festivali Riteve 2022” in Gjirokastra further served to promote the cultural heritage, tourism, and amazing nature of Gjirokastra and the surrounding areas.
- The 4th edition of “Tirana International Watercolor Festival” by VIZart.
- Dibra N’Fest: music, parades, agricultural fairs, promotion of artists, tourism in Dibra, and their local culture through exhibitions, sports, and visits to historical sites.
- The “Animals and Friends” festival, where many of the most famous music songs of the 60s and 70s were performed.
- The concert performance of the singer “Janis Parios”.
- International Dance Academy Albania (IDAA), a choreographic concert held in the central hall of the National Opera and Ballet Theatre.
- Shkodra International Food Festival held in Shkodra related to culinary and gastronomy.
- “My Alley and Tirana” catalog by Stefan Taçi which promotes the beautiful city of Tirana as well as his memories through the beautiful works he has designed over the years.
- The third edition of “Vjosa River Volley” took place in Përmet. Workshops on Vjosa River protection, community cleanups on the public beaches



along the river, as well as the final matches of the volleyball cup 2022 in amateur and professional categories, were held over three days.

- The Bank contributed to the 1st edition of the Twinkle Twinkle festival. A song contest for children who displayed their talent in music, as well as a great opportunity to identify new talents.
- Pogon Race, which promotes the sport of cycling and tourism in the southern part of Albania.
- Albanian Dancing simulation as well as the activity organized at TUMO for the participants of OriginAL by the non-governmental organization GERMIN, to get to know more about the Albanian lands and the history of our nation.
- The show of the world-famous singer Maluma, organized on March 14 on the occasion of Summer Day.
- Digital Nomad Tirana: the activity that was organized for the first time in Albania connecting technology enthusiasts everywhere in the world with experts, entrepreneurs from different countries of the world, founders of successful start-ups, corporate leaders, and youth groups. 47 speakers who had various experiences in different fields and countries of the world, created a unique atmosphere throughout the 3 days.
- The “Peza Adventure Festival” activity, which promoted sports as well as the touristic values of Peza.

OTP Bank Albania:

- “Power Square” is an Albanian TV series dedicated to media freedom and freedom of expression in our country, as well as another successful collaboration of OTP Bank Albania in order to support art.
- The bank supported the production of the series “HOT - Humans of Tirana”, which is classified in the comedy-drama genre. A multi-dimensional story that addressed ubiquitous social phenomena.

Raiffeisen has supported the following artistic activities:

- The artistic calendar of the National Opera and Ballet Theatre and the Puppet Theatre.
- The 5th edition of “South Outdoor Festival 2022”.
- The film festival “Queer film fest”.
- Comedy festival in the city of Korça “Koko fest”.
- ZA Fest festival.
- Check In festival.
- Pianodrom Classical Music Festival, etc.

Union Bank:

- Union Bank was the official sponsor of Colour Day Festival, the youth festival organized in Tirana, which took place on June 11-12 in “Mother Teresa” square. Over 40 Albanian and foreign artists performed on the



festival stage. Throughout festival days, young people could at the Union Bank stand where they got to know the advantages of the dedicated products that the bank offers for them, such as the Junior Card, the first debit card for children and young people in Albania.

- Union Bank supported the activity “Celebrate Christmas together”, which took place as an artistic performances’ marathon with the attendance of groups of young artists and children from schools and artistic centres in Tirana.
- “Sounds of the Balkans”, the musical show organized on May 11, brought to the stage for the audience of the city of Berat, songs and dances of the Balkans by the skilled students at the artistic secondary school “Ajet Xhindole”. This project, successfully implemented in cooperation with Berat Municipality and the Local Education Office of this city, aimed to promote the tradition, history, and culture of the Balkan countries in Albania.
- Union Bank has continued the support for the Albanian National Football Team, as a continuation of the agreement with the Albanian Football Federation.



* Banks’ contribution to the environment is about ALL **2.5** million.

Banka Kombëtare Tregtare has joined the initiative “Donate a Tree” undertaken by the Municipality of Durrës and Lushnje to enlarge the city green areas.

Credins Bank:

- Credins Bank: joined “Bike to work Day” initiative, one of the activities of the European Mobility Week, and an annual initiative of the European Commission. The staff joined this beautiful initiative by coming to work with bicycles. Moreover, the bank has built many bicycle racks at its branches.
- The Climathon Tirana 2022 activity aimed to support 100 young innovators with a focus on improving sustainability and raising awareness of climate change to provide solutions to 5 climate challenges of the city of Tirana.

Fibank Albania reconstructed the boat belonging to the municipality of Pustec. This boat is used on Prespa Lake. The municipality of Pustec is part of the district of Korça and is located in the Prespa National Park on the side of the Lake of Prespa.

Intesa Sanpaolo Bank Albania joined the activities of the International Division of Subsidiary Banks of Intesa Sanpaolo Group on World Environment Day. The theme of the campaign was “Only One Earth - #OnlyOneEarth”. From June 1-3, bank employees received some interesting information with

facts and figures, and postcards related to World Environment Day, which were also published on the bank's official social networks. On the third day, this campaign was finalized with a quiz, which was completed by colleagues through the e-learning platform. The first 5 winners were invited to a dinner with the CEO of Intesa Sanpaolo Bank Albania.

The Bank promoted several World Days according to the United Nations calendar, such as: World Habitat Day, World Earth Day, etc.

On World Tourism Day, the bank's employees and clients received some interesting information about some tourist cities in Albania, which was published on the bank's official social media.

OTP Bank Albania has donated some trees to the Municipality of Lushnje and planted some other trees on "Mbreti Gent" street, in the city of Durrës.

Procredit Bank:

- In cooperation with the municipality of Tirana, the bank built the surrounding wall of the social centre in Shkoza, separating it from the river and increasing the level of safety in this centre.
- Sunny Hill Festival was organized for the first time in Albania with the support of ProCredit Bank. Thousands of visitors were welcomed to the ProCredit Chill Zone, for interactive games that stimulate financial literacy and the use of digital services.
- Bank representatives became part of a workshop that aimed to build a platform conceived and designed based on ecological principles. A new concept to promote, educate, and raise awareness of how ecological services and businesses may be designed in a circular economy focus and contribute to a sustainable future. Through its representatives, the bank provided knowledge about various banking and ecological aspects of this project.

Tirana Bank:

- It has supported the tradition as an official partner of the nationwide festival of grandmothers, "Grandma", which was held in Përmet on August 5-7. The magic of grandmothers' kitchen, the most popular singers, and the colours of all regions strengthen our belief in our mission to pass on the tradition across generations, supporting the best initiatives.
- Tirana Bank contributed to the development of green spaces in the Paskuqani Lake area, under the motto "Be eco-friendly, Plant, Recycle". The CEO of Tirana Bank, Mr. Dritan Mustafa who was present at this event emphasized the fact that Tirana Bank will continue its mission to increase the number of green spaces in the city and beyond, as a smart investment for the future of the city and society.

With the purpose of protecting the environment and increasing the number of green spaces, **Union Bank** has donated 600 olive trees, which were planted in the residential complex Mangalem 21 built by the Kontakt sh.p.k. construction company.



GOAL #12 Responsible Consumption and Production

* Consumers loans

50,764 new loans granted in 2022 amounting to ALL **25.75** billion.

Loan outstanding by the end of 2022: ALL **49.04** billion.

* Recycling policy implemented by banks

For the purpose of reducing waste, **Banka Amerikane e Investimeve** implements:

- Managing printing in central offices and the network of branches, to avoid the waste of paper.
- Disposal of paper through recycling companies.

Intesa Sanpaolo Bank Albania has used about 18,125 kg of recyclable paper.

Raiffeisen has signed a contract regarding paper shredding and recycling.

The collection, disposal, and recycling of paper at **Tirana Bank**, as one of the most important policies for the protection of the environment and climate change, have been successful by saving:

» Material disposed	24,060 kg
» Recyclable material	21,482 kg
» Wood	64,361 kg
» Water	680,984 lt
» Energy	140,242 kWh
» CO ₂ (during production)	3,738 kg



GOAL #13 Climate Action

* Green loans

1,299 new loans granted in 2022 amounting to ALL **3** billion.

Loan outstanding by the end of 2022: ALL **5.14** billion.

ProCredit Bank:

- ProCredit Bank offers loans for electric cars. The bank makes sure it offers all the required conditions, including free charging stations for 2 years. In order to promote the use and raise awareness of electric cars, the Bank carried out media campaigns. A series of TV show appearances by bank staff took place to inform about many aspects of these ecological vehicles.
- The Bank provides support in eco-investing in business, such as: photovoltaic panels; efficient production lines; etc.. Collateral shall not constitute a condition for making investments in business with a term of up to 7 years.

Raiffeisen Bank:

- Provides ESG (Environmental Social Governance) or Green loan financing, which is available for the purchase of apartments having an energy efficiency certificate (built from January 2021).
- Sponsors the photovoltaic system in UBT and the coastline cleaning project prior to and after the launch of the tourist season.

Union Bank:

- Pays special attention to the environment and the financing of investments in environment protection. The bank has entered a GEF agreement with EBRD for a 4-year term. Thanks to this cooperation, the Bank grants loans to clients for housing investments that enable efficient use of energy, and then clients receive a grant of 15% or 20% of the investment.
- The Bank added 10 100% electric cars to its fleet of vehicles to increase this quantity in the future, making a significant contribution to reducing carbon emissions and protecting the environment. 100% electric cars reduce fuel consumption by 100% and do not emit CO₂, thus being the most effective solution for a clean and healthy environment for anyone.

Tirana Bank has provided a specific product for financing photovoltaic panels, funding up to 100%. This product is in line with the measures taken to combat climate change and its adverse effects.



* Banks' contributions to the environment.

Intesa Sanpaolo Bank Albania:

- Placing of bicycle racks (28 stands at Central Offices, 14 stands at Rruga e Barrikadave);
- Removing all plastic cups from use and replacing them with individual porcelain mugs for all staff;
- Placing cardboard containers for the collection of papers in the Central Offices and branches for recycling.
- Digitalisation processes and client's education to use electronic means of conducting transactions and sales instead of paper-based ones. In 2022, thanks to the qualified e-signature #withSIGN and documents downloaded/uploaded through the e-banking channel, a total of 128,142 documents were saved, and 1,010,450 pages were signed, downloaded, or uploaded online. These figures do not account for the number of payment transactions carried out online, which save at least one sheet of paper from being stamped if they are not executed on paper.
- Financing green loans: On October 5, the Bank welcomed its partners and clients in a business-dedicated event. During the meeting, financial opportunities for Green Investments were introduced, mainly regarding photovoltaic panel investments. The facilitating financial conditions have stimulated businesses towards Green Investments. The bank encourages clients to invest in ecological residential buildings and promotes the Financial Lease for electric cars, as a better technology aimed at reducing carbon emissions and positively impacting the life quality.

ProCredit Bank:

- The bank has donated 2,000 cotton bags to the citizens in order to continue to raise awareness with regard to the reduction of single-use plastic bag use. These bags were distributed in a number of supermarkets, therefore replacing plastic bags. The bank donated its staff eco-friendly cotton bags and ceramic cups with the aim to reduce the use of plastic in the institution.
- The Bank welcomed in a forum over 200 businesses interested in making photovoltaic panel investments. Strategic partners such as the Ministry of Energy, EBRD, and companies designing and implementing photovoltaic panels were also invited. ProCredit Albania, together with ProCredit Kosovo and Serbia, attended this Summit held on October 26-27 in Ankara.



Take urgent action to combat climate change and its impacts

- It participated in the fair “Green Fest 2022”, organized at “Skanderbeg Square” by the municipality of Tirana. Business advisors at ProCredit Bank attended the fair to provide information on the Bank’s products and incentives dedicated to small and medium-sized businesses in the food industry sector.
- ProCredit Electric Stations is an application dedicated to finding the nearest electric station. This application may be downloaded on mobile phones.

Raiffeisen has enabled the following:

- Reduction of CO₂ to the extent of 97 tons/year as a result of the installation of photovoltaic plants.
- 2% reduction in electricity consumption in 2022 compared to 2021.
- Addition of fleet of electric cars fleet with four new cars.
- Reduction of paper consumption by 8% in 2022 compared to 2021.



GOAL #14 Life Below Water

* Loans for fishing

119 new loans granted in 2022 amounting to ALL **794** million;

Loan outstanding by the end of 2022: **1.38** billion.



GOAL #15 Life on Land

* Financing for planting

54 new loans granted in 2022 amounting to ALL **358** million;

Loan outstanding by the end of 2022: **573** million.

OTP Bank Albania conducted a series of activities throughout the year that are in line with the bank's strategy and aim at improving the quality of life and society in general:

- The Bank contributed to the city of Durrës by planting some maple tree samplings. Trees, which were planted on one of the main roads in the city, helped to rehabilitate the green spaces along it.
- In the agricultural fair, which was held in the city of Lushnje, the Bank participated with its stand, which best represented the fair theme. The stand was also designed with 2 olive trees, which following the end of the fair, were donated to Lushnje Municipality and planted in the square in front of the City Hall.



GOAL #16 Peace and Justice, Strong Institutions

- * Initiatives and policies are being implemented, with the aim to reduce corruption in all its forms and discourage discrimination and ensure transparency in the institution.

Example: Intesa Sanpaolo Bank Albania

The Bank follows the same approach as Intesa Sanpaolo Group in the framework of the commitment to fight corruption in all ways, in cases where corruption refers to the offering or acceptance, directly or indirectly, of cash or other benefits, which influence the beneficiary, in order to stimulate or reward the performance of a function/action or failure to perform them. Therefore, it includes both “active corruption” (offering) and “passive corruption” (acceptance), and the case where a public body is involved (“public corruption”), and relations between private individuals (“private corruption”), when corruption intends to commit an act that infringes an individual’s official duties (“direct corruption”), or which intends to commit an act due to position (“indirect corruption”), or when “existing corruption” or “subsequent” corruption is carried out following the performance and fulfilment of work duties.

Regarding the fight against corruption, Intesa Sanpaolo Bank Albania applies the general “zero tolerance” principle.

The Bank has drafted and published the “Anti-Corruption Guide” for all employees, pursuant to Law 60/2016 “On Whistleblowing and Protection of Whistleblowers” and based on the international best practices and the bank’s internal regulations.

In this framework, the Bank shall:

- ▢ communicate the first-level control objectives to the Business Units and other operational structures responsible for their implementation;
- ▢ periodically monitor the operations in sectors that pose a risk in the risk assessment and, as appropriate, shall perform process verifications;
- ▢ determine and monitor the corrective actions needed to mitigate the risks identified for non-compliance with the measures, included as part of the control activities.

Transparency in a banking institution may be broken down into the two following important elements:

1. Transparency towards the supervisory institutions

Transparency towards the supervisory institutions (mainly the Bank of Albania) is regulated by an internal procedure “On fulfilling the minimum requirements for the publication of information by the bank”. This procedure has been established in full compliance with Regulation No. 60, dated 29.08.2008 “On minimum information disclosure requirements by banks and branches of foreign banks.

2. Transparency towards clients

Transparency towards clients (mainly individuals) is a field regulated by several sources, among which we highlight the regulations of the Bank of Albania, Law No. 9902 dated 17.04.2008 “On the protection of con-

sumers”, and the policies of Intesa Sanpaolo Group. All the above sources have been translated into mandatory internal regulations and procedures for all bank staff, inter alia, the following can be specified:

- ▢ Regulation on Consumer Protection. This regulation was drafted considering and in compliance with the provisions of: a) regulation 48/2015 of the BoA “On mortgage and consumer credit”; b) Regulation 59/2008 of BoA “On the transparency of banking and financial products and services”; c) Law no. 9902 dated 17.04.2008 “On consumer protection”; d) EU best practices determined by Intesa Sanpaolo Group.
- ▢ Procedure of “Complaint Management”. This procedure defines the procedural steps and organizational units involved in the complaint management process and the methods and deadlines for responses.
- ▢ All procedures related to: a) financing of retail clients, b) opening of bank account, c) deposit opening. All these procedures were drafted taking into account and in full compliance with the provisions of Bank of Albania Regulation 48/2015 “On mortgage and consumer credit” and Bank of Albania Regulation 59/2008 “On transparency for banking and financial products and services”.

In addition to the above, the Bank also makes available to retail clients the following documentation (which is not mandatory based on the local legal and regulatory framework, however a request of the Intesa Sanpaolo Group):

- ▢ Clients’ rights, a document that summarizes the main rights of the customer, and
- ▢ Key Fact Statement, which is a document that summarizes the key terms of all banking products sold to retail clients.



GOAL #17 Partnerships to achieve the Goal

* Engage in multi-stakeholder initiatives advancing sustainable development.

On June 16, the Donation Auction of “Giving Circle 2022” was held, organized by “Partners Albania”, which provided financial support for several sensitive causes.

- **American Bank of Investments** provided support for two of the presented causes: “Pop-up book!” an initiative that will contribute to the establishment of a friendly, literary, and innovative space in the premises of the “Ferraj” school, which is attended by 148 students, and “Good morning to our grandparents!” initiative that will contribute to the construction of a recreational area for the elderly in the city of Shkodra.
- **Banka Kombëtare Tregtare** supported the Albanian Centre for Family Development (ACFD), in the project “Healthy children, healthy community!”.
- **Credins Bank** supported the cause “Healthy Children, Healthy Community”.

Banka Kombëtare Tregtare joined the United Nations Global Compact organization - the world’s largest corporate sustainability initiative and an international organization aimed at mobilizing global companies to follow and implement the 10 principles of human rights, labour, environment, and anticorruption.

Credins Bank:

- Supported the “Colours of Albanians” contest, which focuses on promoting skilled people in the field of photography, and the beautiful landscapes of our country. Attended in an event organized by the Ministry for Europe and Foreign Affairs of Albania and the Ministry of Foreign Affairs and Diaspora of Kosovo, where 6 winners on Kosovo’s independence day were awarded.
- Contributed to the successful organization of the 10th anniversary of the Day of Friendship of Albanian Journalists, a 2-day event, which was held in the city of Pristina.
- In cooperation with “Partners Albania for Change and Development” organization, Credins Bank supported the “Green Business Competition”. Credins offered one-day online training to competition applicants who were interested in learning more about Marketing and Promotion.
- Credins Bank offered support for the “Master the Business” conference. The participants received training on different knowledge, tools, practices and strategies regarding their sustainable long-term growth and the sustainable long-term growth of their business during the conference.
- The “Rhythm that Unites” show is dedicated to young people in order to promote messages and values that unite us, such as: integrity, employment, gender equality, the environment, etc., for the sustainable development of society in its entirety. This activity was supported in the framework of “Global Goal Week” which promotes the joint engagement of partnerships between civil society, the academic world, business, and UN member states.
- On the occasion of the 100th anniversary of the establishment of diplomatic relations between Albania and the USA, the bank supported the translation of the book of the US ambassador to Tirana in 1939, Hugh Grant.



In 2022, new financing by banks amounted to:

- **317** new loans for agri-businesses amounting to ALL **1.75** billion.
- **94** new loans for private hospitals and for covering health-related expenses, amounting to ALL **1.39** billion.
- **42** new student loans, amounting to ALL **1.13** billion.
- **140** new loans to women-led SMEs, amounting to ALL **1.16** billion.
- **178** new loans for renewable energy, amounting to ALL **7.52** billion.
- **419** kredi të reja për turizëm, në vlerën **9.48** billion.
- **3,881** new loans for SMEs, amounting to ALL **59.6** billion.
- **256** new loans for infrastructure, amounting to ALL **7.44** billion.
- **31** new loans for high-tech loans (technology), amounting to ALL **756** million.
- **4,207** new loans for new houses, amounting to ALL **33.04** billion.
- **50,764** new consumer loans amounting to **25.75** billion.
- **1,299** new Green loans, amounting to ALL **3** billion.
- **119** new loans for fishing, amounting to ALL **794** million.
- **54** new loans for planting, amounting to ALL **358** million.